

**This Page Is Inserted by IFW Operations
and is not a part of the Official Record**

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- **BLACK BORDERS**
- **TEXT CUT OFF AT TOP, BOTTOM OR SIDES**
- **FADED TEXT**
- **ILLEGIBLE TEXT**
- **SKEWED/SLANTED IMAGES**
- **COLORED PHOTOS**
- **BLACK OR VERY BLACK AND WHITE DARK PHOTOS**
- **GRAY SCALE DOCUMENTS**

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problem Mailbox.**

Architecture and Infrastructure/Framework

Archistructure™

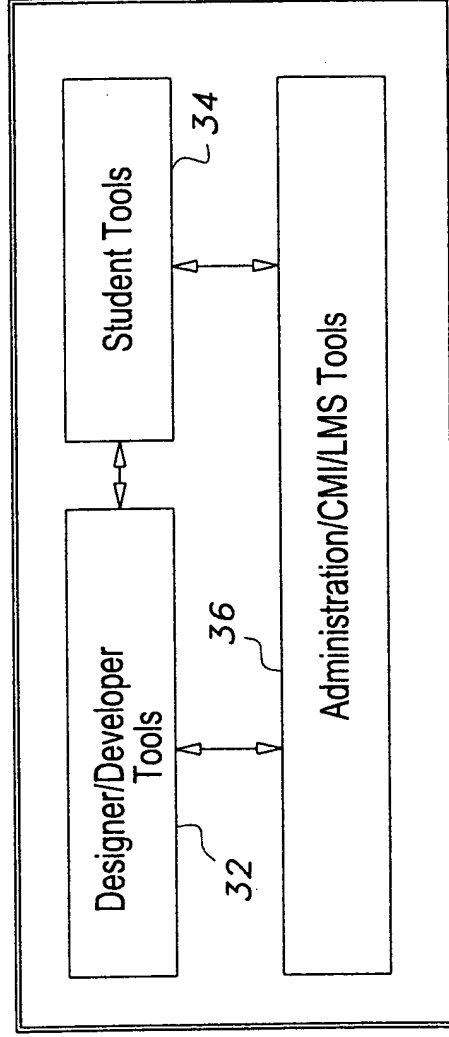


Fig. 1A

Designer/Developer Tools

Architecture and Infrastructure/Framework Archistructure™

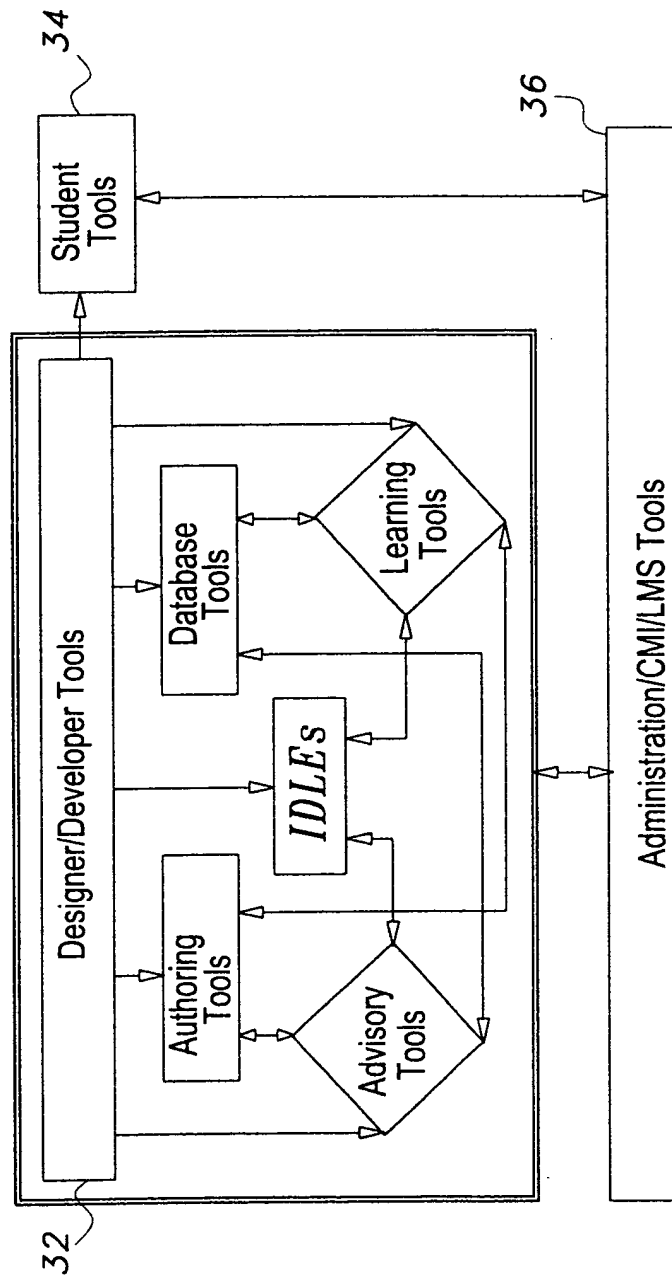


Fig. 1B

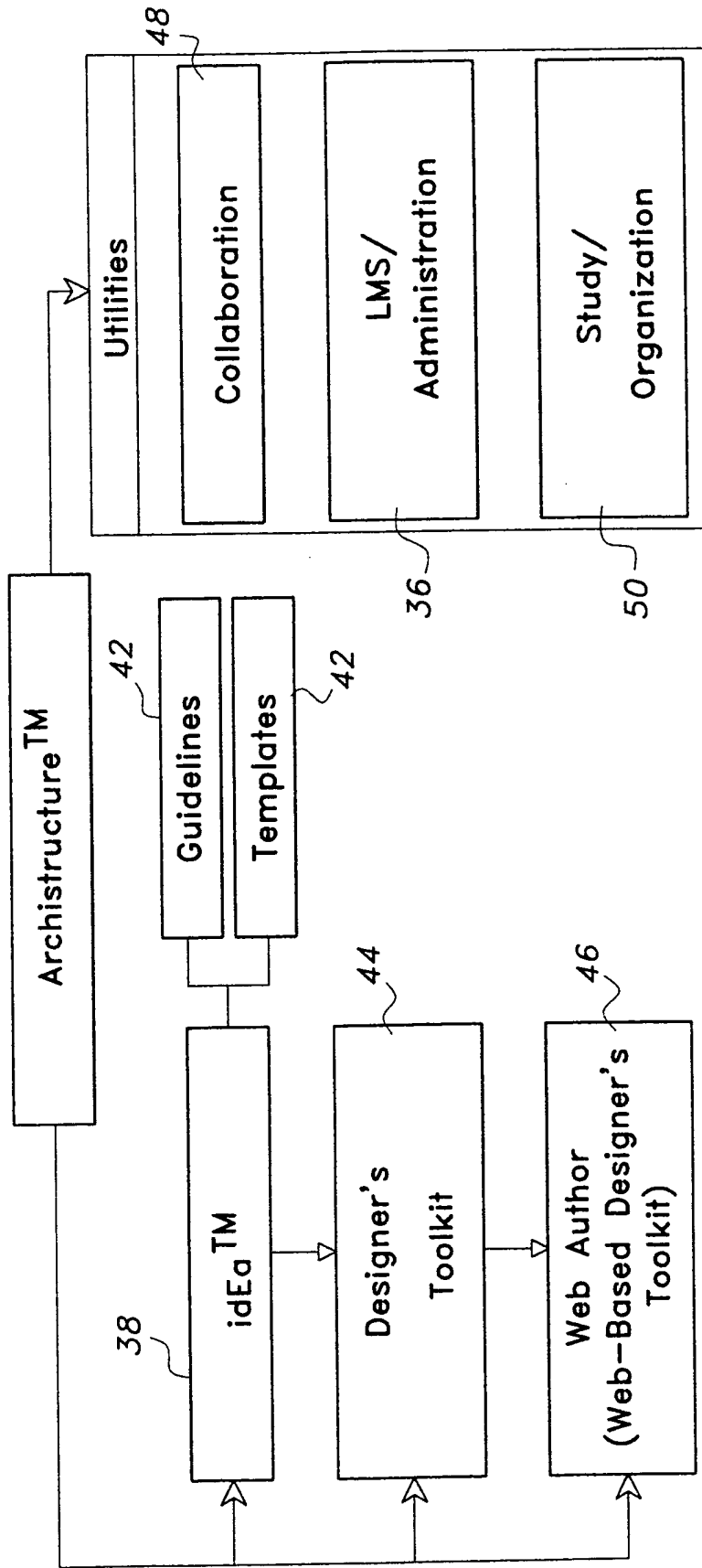


Fig. 1C

idEa™ Architecture and Infrastructure/Framework

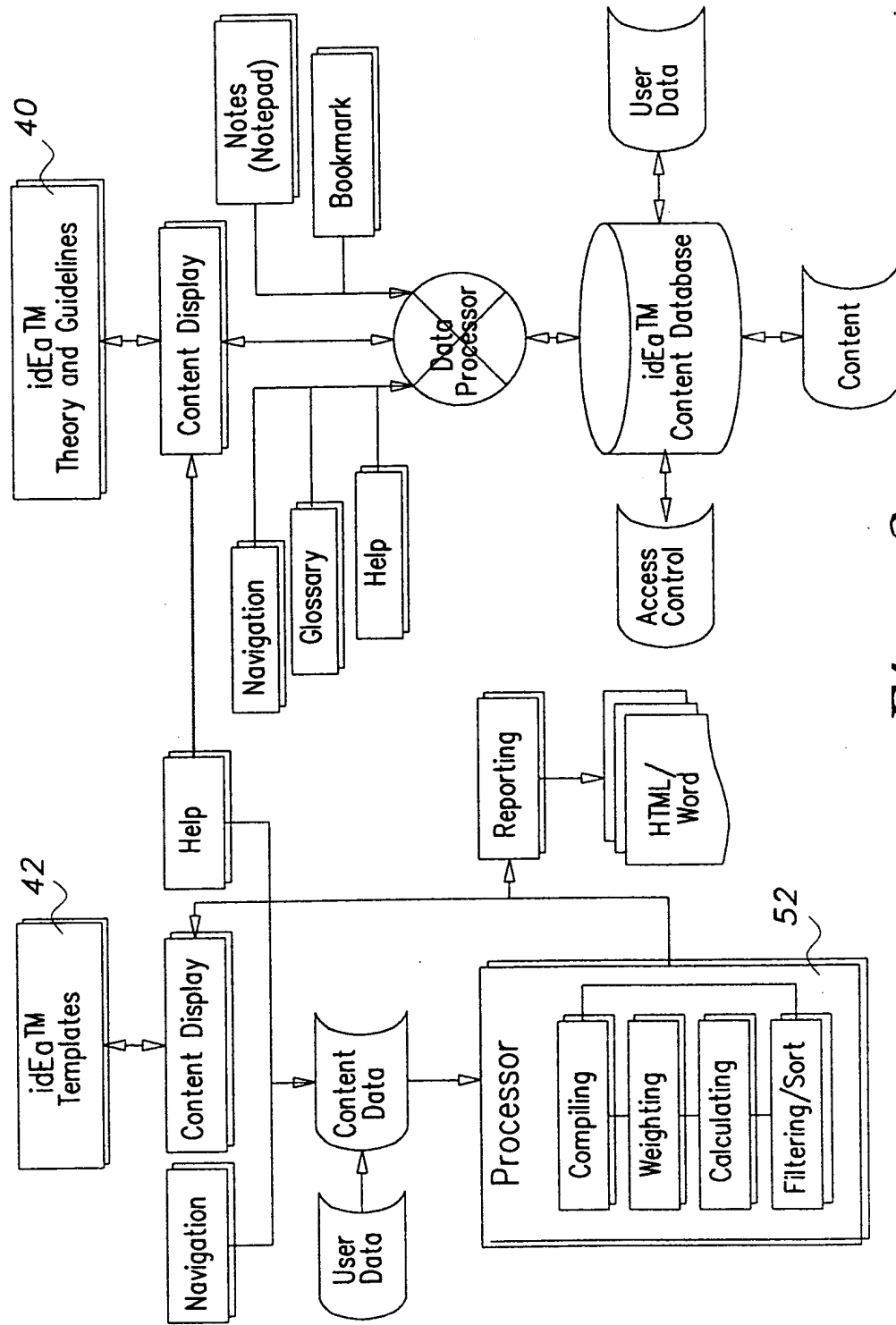


Fig. 2

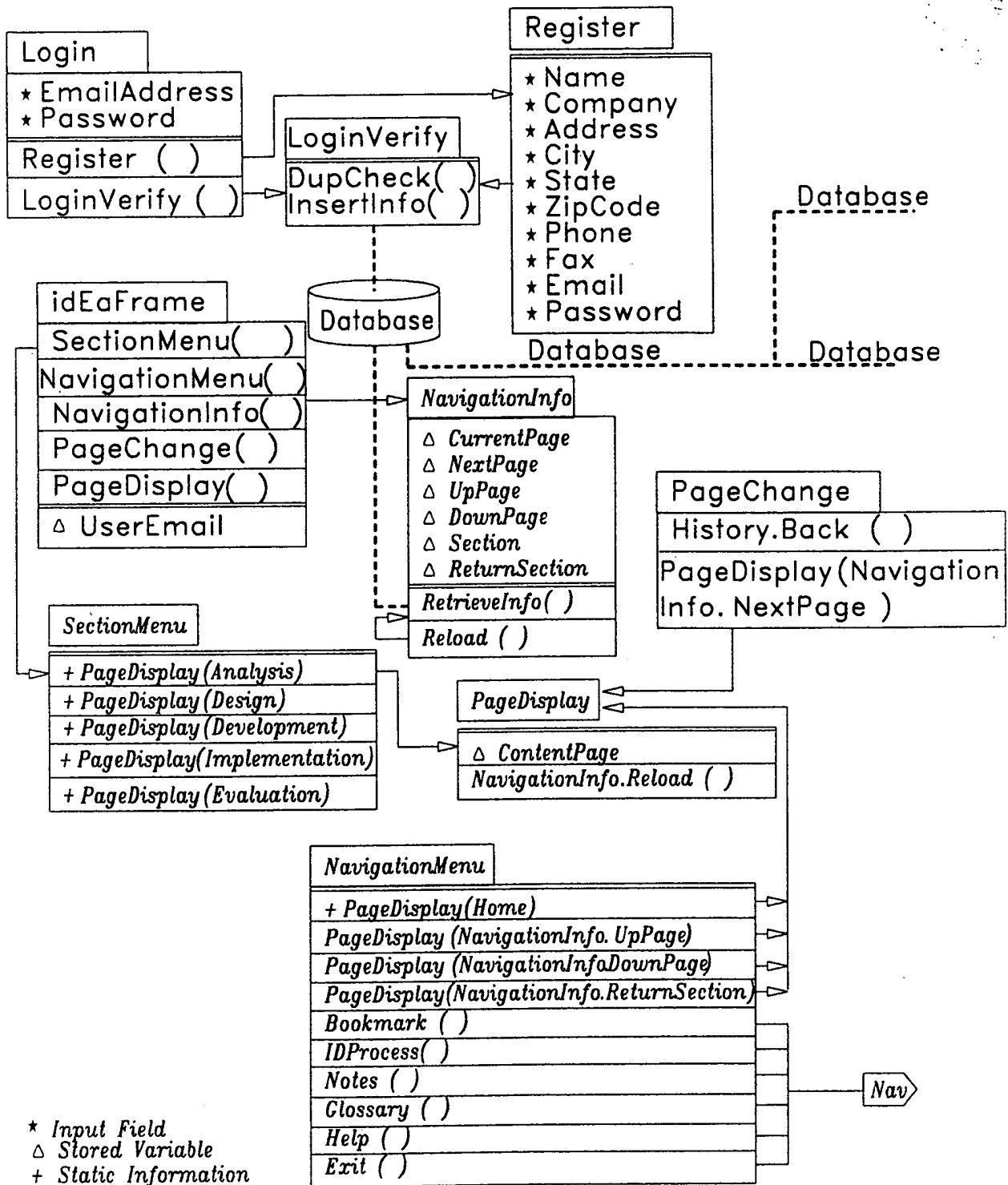


Fig. 3A

Guidelines Database

Glossary
Index GlossaryURL Term

processHelp
Index fileName processName

bookmark
email currentFile fileTitle

noteTable
email mynote

currentPage
Num currentFile nextFile upFile downFile section fileTitle

systemHelp
Index fileName systemName

customer
customer_id email name companyname address state city zipcode phone fax password expiration startdate lastLogin

Fig. 3C



The Instructional Design Process Diagram

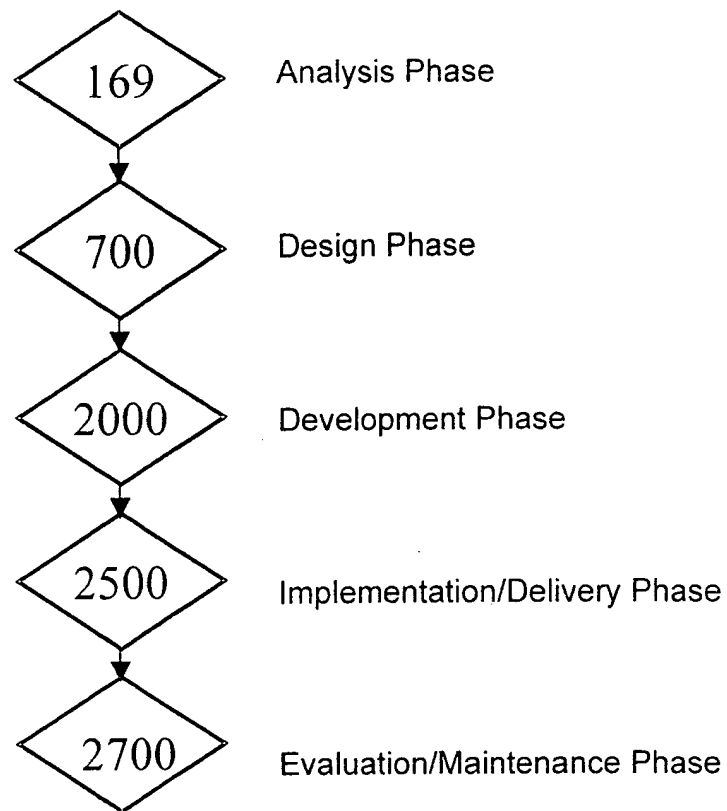


Fig. 4A

Analysis

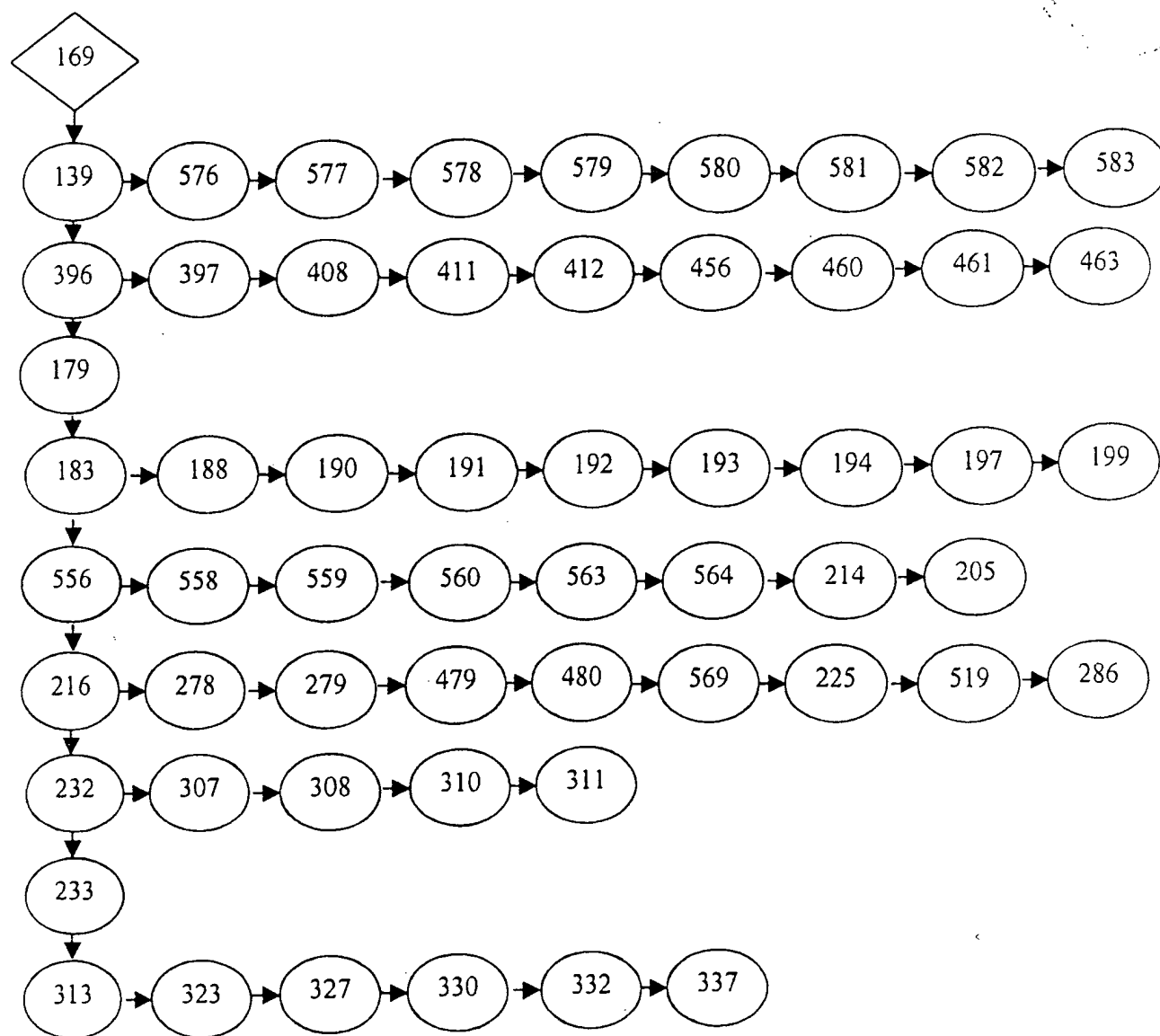


Fig. 4B

ID Process Diagrams – Analysis

Screen No:	Title
169	Phase I: Analysis
139	Needs Assessment
576	Determine the Purpose of the Needs Assessment and How the Results Will Be Used
577	Decide on the Scope of the Needs Assessment and the Methodology You Will Use
578	Decide Whose Needs Are to be Assessed
579	List All the People Who Have Information About the Needs
580	Decide Who Will Perform the Assessment
581	Determine the Best Method for the Assessment
582	Conduct the Assessment
583	Develop a Needs Assessment Report
396	Conduct Needs Analysis
397	Define Learning Variables and Learning Constraints
408	Select Tasks Appropriate for Training
411	Determine Data Collection Method
412	Determine How to Gather Data
456	Interpret Data
460	Is Training Needed?
461	Yes- Training Is Needed
463	Are There Other Solutions That Would Help the Problem?
179	Education Analysis
183	Learning Analysis
188	Examine the Situation
190	Determine Causes of Performance Problems
191	Identify Required Knowledge and Skills
192	Build a Learning Hierarchy
193	Identify and Categorize Types of Learning
194	Determine Level of Learning Needed
197	Identify Prerequisite Knowledge and Skills Required
199	Results of Learning Analysis
556	Analyze the Job
558	Analyze the Job and the Learner Audience
559	Write Performance Statements
560	Identify the Tasks That Make Up the Job
563	Identify Performance Deficiencies for Each Task

Fig. 4C

564	Develop and Write Task Performance Statements
214	Determine if Training Is Appropriate
205	Task Inventory
216	Task Analysis
278	List of Tasks Selected for Training
279	Criteria to Develop List of Tasks to Train
479	Analyze the Job Task or Content
480	Identify Knowledge and Skill Requirements of Various Tasks
569	Work With Job Holders and Consider Important Points
225	Identify Subtasks
519	Define the Behaviours or Performance
286	Documentation For Your Decision
232	Learner Analysis
307	General Information About Learners
308	Learner Characteristics
310	Learner Differences
311	What Will You Do With the Results of the Learner Analysis?
233	Resource Analysis
313	An Analysis of Existing Courses
323	Locate Existing Courses
327	Compare Job Analysis
330	Compare Task Selection
332	Compare Job Performance Measures
337	Summary Listing of Courses Analyzed

Fig. 4D

Design

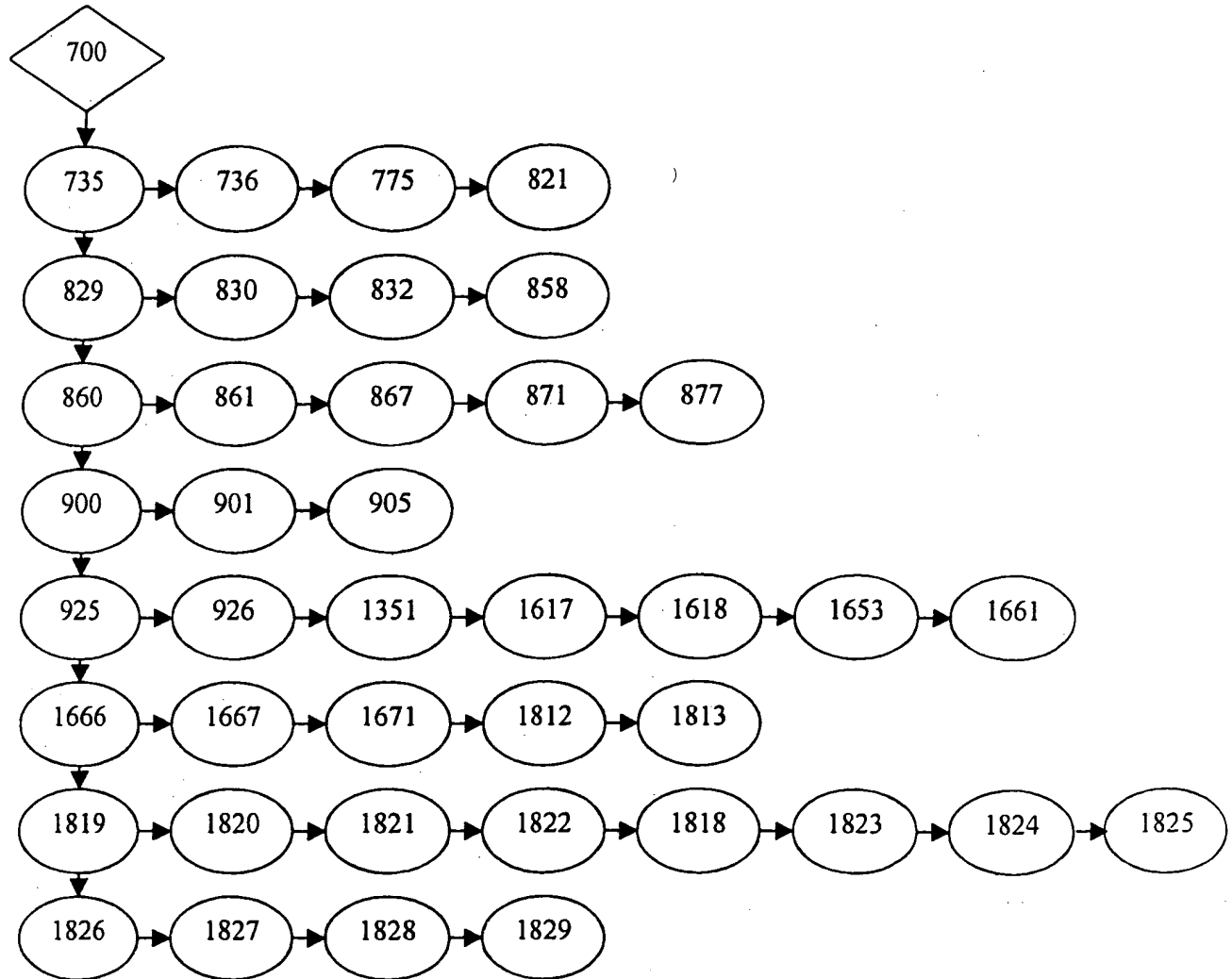



Fig. 5A

ID Process Diagrams – D sign

Screen No.	Screen Title
700	Design
735	Write Objectives
736	Distinguish Objectives from Goals
775	Write Performance Objectives
821	Judge Statements of Learner Outcomes
829	Analyze the Learning Environment
830	Analyze Characteristics of the Instructional Setting
832	Determine Instructional Resources
858	Judge Environmental Analysis
860	Sequence Instruction
861	Specify Sequence of Learner Activities
867	Prioritize Objectives
871	Cluster Objectives
877	Sequence Objectives
900	Examine Instructional Strategies and Methods
901	Define Entry Knowledge
905	Select Appropriate Instructional Strategies and Tactics
925	Select Delivery Systems/Instructional Strategies
926	Select Delivery Systems
1351	Select Strategies/Methods
1617	Narrow Down Media Choices
1618	Evaluate Existing Instructional Materials and Resources
1653	Adapt and Use Existing Instructional Resources
1661	Plan the Production of Material
1666	Evaluate Instructional Outcomes
1667	Plan and Conduct a Formative Evaluation
1671	Write Test Items
1812	Revise Materials Based on Evaluation
1813	Evaluate Formative Evaluation Plans
1819	Manage Instruction/Training Efforts
1820	Plan the Components of A System
1821	Manage an Instructional Organization
1822	Evaluate the Management System Organization
1818	Conduct a Cost-Benefit Analysis
1823	Build a Team of Personnel

Fig. 5B



1824	Develop a Record-Keeping System
1825	Use Appropriate Computer Tools for Management Tasks
1826	Monitor Instruction/Training Programs
1827	Identify the Sequence of Tasks
1828	Evaluate Project Plan and Timeline
1829	Plan and Coordinate Logistical Support

Fig. 5C

Development

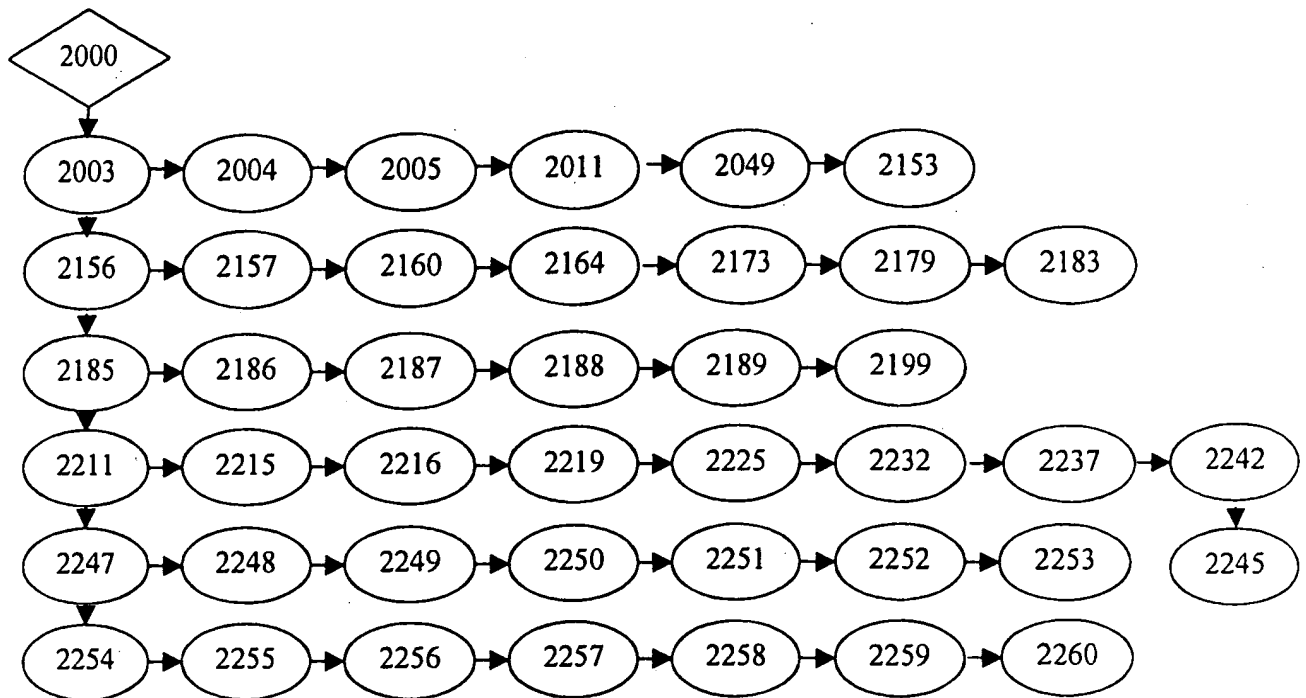



Fig. 6A

ID Process Diagrams – Development



Screen No.	Screen Title
2000	Development
2003	Develop Instructional Materials
2004	Develop Learning Guidelines and Objectives
2005	Identify General Learning Objectives
2011	Classify Each Learning Objective
2049	Identify Specific Learning Guidelines
2153	Specify Learning Activities
2156	Develop Existing Instruction That Meets Objectives
2157	Collect Existing Material
2160	Evaluate Existing Materials and Learner Characteristics
2164	Evaluate Existing Materials and Learning Guidelines
2173	Evaluate Existing Materials and Delivery Systems
2179	Evaluate Existing Materials and Management Plan
2183	Make Required Revisions
2185	Develop New Instruction
2186	Identify Instructional Needs and Constraints
2187	Identify Available Resources
2188	Develop Instruction for Learning Environment
2189	Pretest First Draft Materials

Fig. 6B



2199	Prepare User Instructions
2211	Develop A Plan That Demonstrates Behavior
2215	Develop Learner Management Plan
2216	Develop Instructor-Managed Instruction Plan
2219	Develop Contingency-Managed Instruction Plan
2225	Develop Peer-Managed Instruction Plan
2232	Develop Computer-Managed Instruction Plan
2237	Develop Media-Managed Instruction Plan
2242	Develop Learner-Managed Instruction Plan
2245	Develop Combination Plan
2247	Develop Learning/Instruction Messages
2248	Write or Edit Instructional/Learning Materials
2249	Develop Training Job Aids
2250	Prepare Verbal Presentations
2251	Develop Conceptual Models
2252	Develop Effective Visual Communications
2253	Write Effective Documentation and Training Texts
2254	Demonstrate Various Behaviors
2255	Assess the Needs and Goals of a Group
2256	Demonstrate Interpersonal Behaviors
2257	Consult with Clients and Contract for Service
2258	Adapt Behaviors to Different People
2259	Help Learners Recognize and Understand Personal Needs and Values
2260	Interview or Question Individual for Information

Fig. 6C

Implementation/Delivery

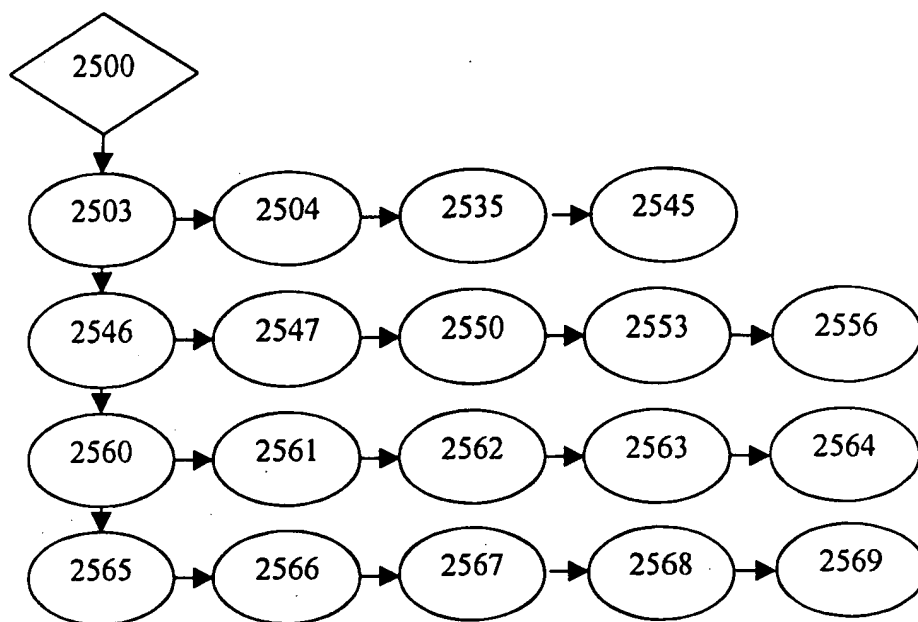


Fig. 7A

ID Process Diagrams – Implementation/Delivery

Screen No.	Screen Title
2500	Implementation/Delivery
2503	A Guide that Promotes Instructional Development and System Strategies
2504	Implement the Instructional Management Plan
2535	Conduct Instruction
2545	Complete the Learning/Training Program
2546	Directions to Implement the Learning Environment/Training
2547	Resources
2550	Interface
2553	Navigation
2556	Testing and Feedback
2560	Promote Instructional Development and System Strategies
2561	Select, Develop, and Use Research and System Strategies
2562	Scan, Synthesize, and Draw Conclusions
2563	Write Effective Reports
2564	Use Computer-Based Tools
2565	Implement a Learning Management System (LMS)
2566	What Is a Learning Management System
2567	Features of an LMS
2568	Benefits of an LMS
2569	Selecting an LMS

Fig. 7B

Evaluation/Maintenance

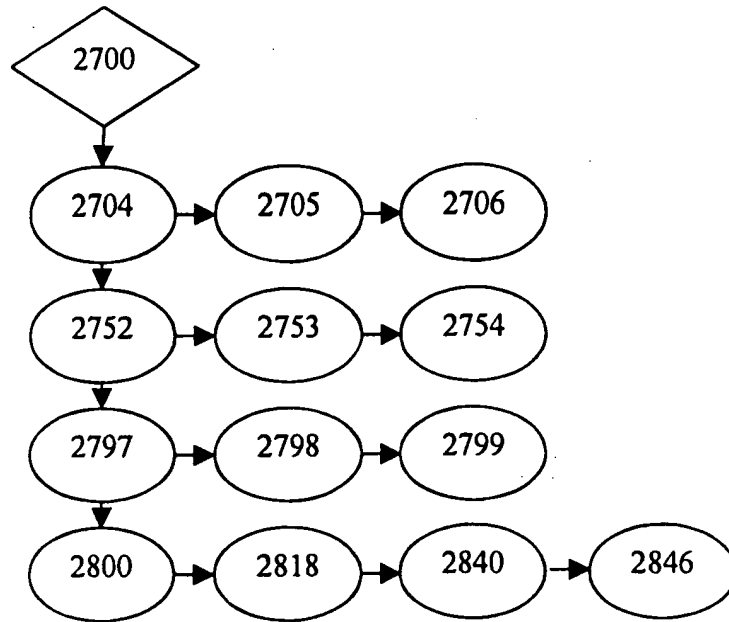


Fig. 8A

ID Process Diagrams – Evaluation/Maintenance

Screen No.	Screen Title
2700	Evaluation/Maintenance
2704	Internal Evaluation (During Implementation/Delivery)
2705	Level 1 – Reaction Evaluation
2706	Level 2 – Learning Evaluation
2752	External Evaluation (After Implementation/Delivery)
2753	Level 3 – Behavior (Transfer to the Job) Evaluation
2754	Level 4 – Impact on Business Results Evaluation
2797	Products of Evaluation
2798	A Plan to Provide for Human Resources Development
2799	A Plan to Maintain a Professional Orientation
2800	How to Conduct Evaluation (Using Kirkpatrick's Evaluation Model) and Develop a Maintenance Plan
2818	Revise Training Program
2840	Provide Human Resources Development in an Organization
2846	Maintain a Professional Orientation

Fig. 8B

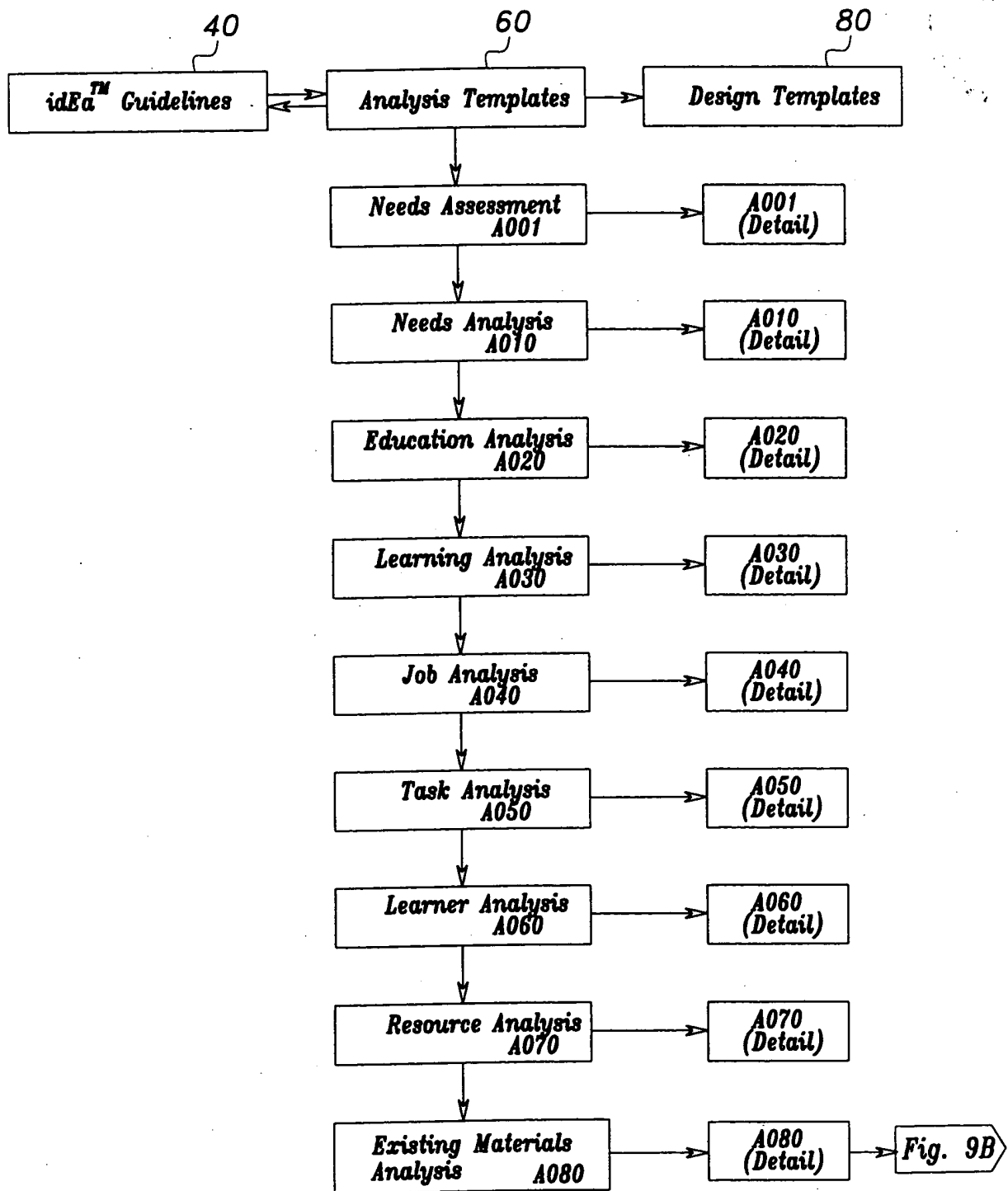


Fig. 9A

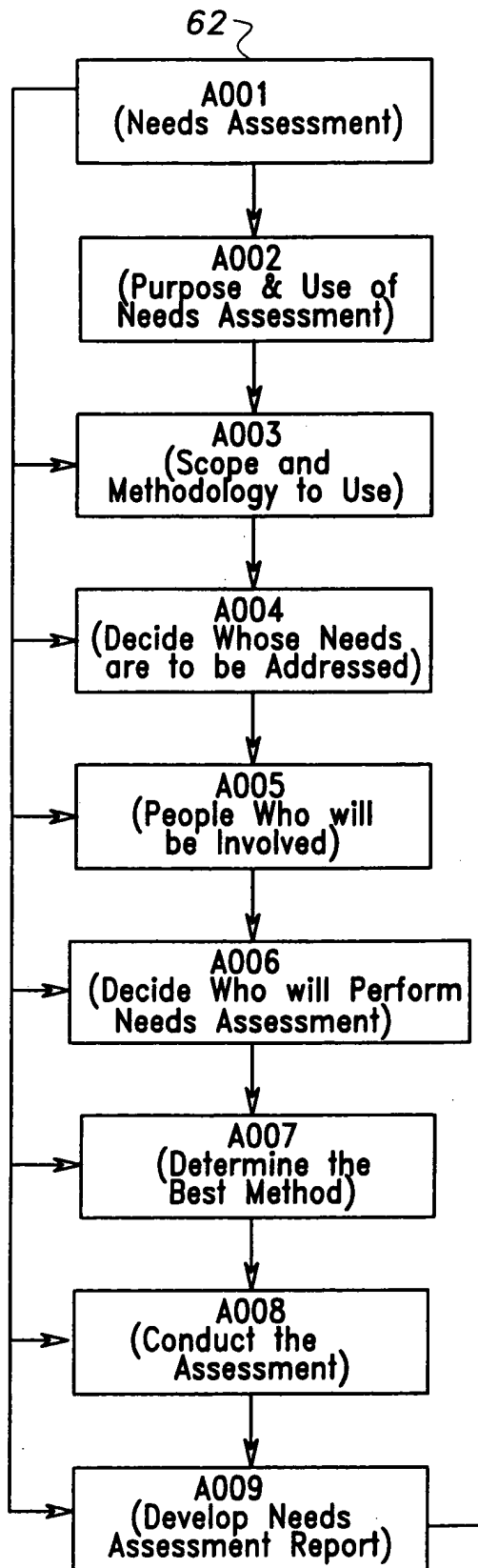


Fig. 9B

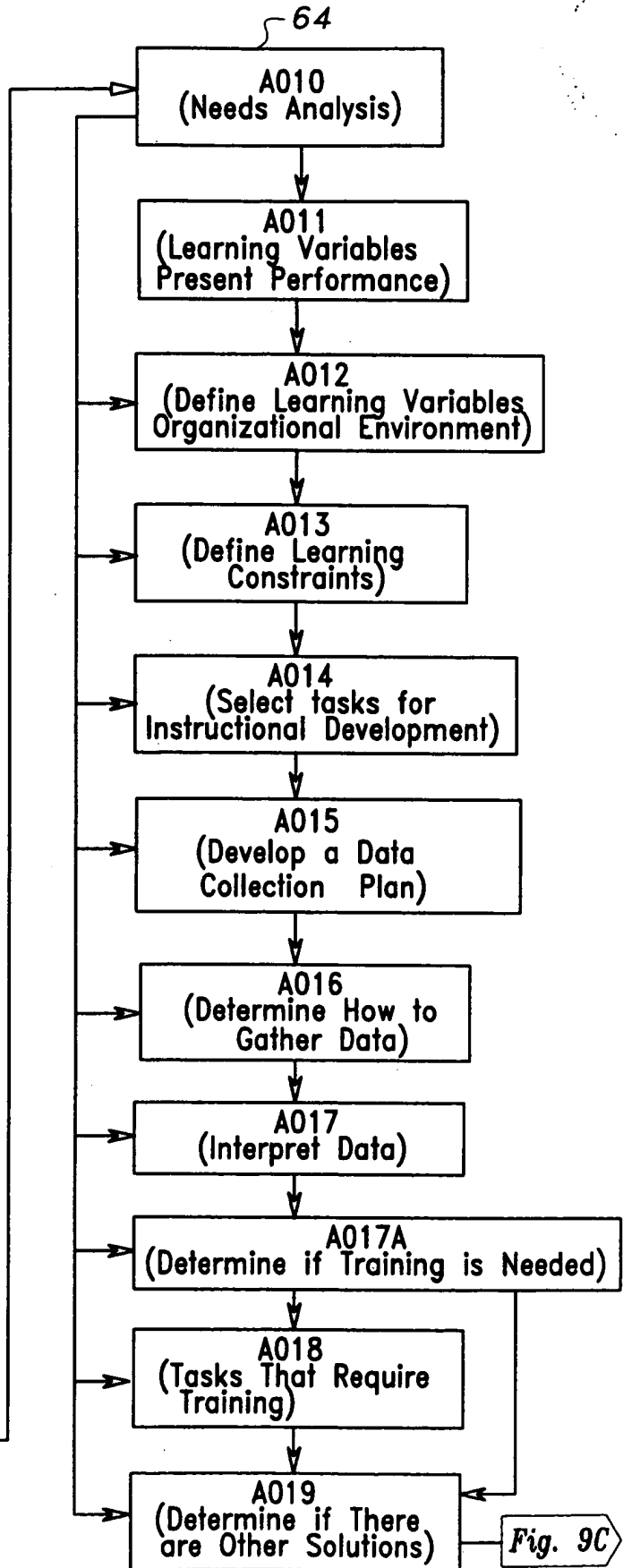


Fig. 9C

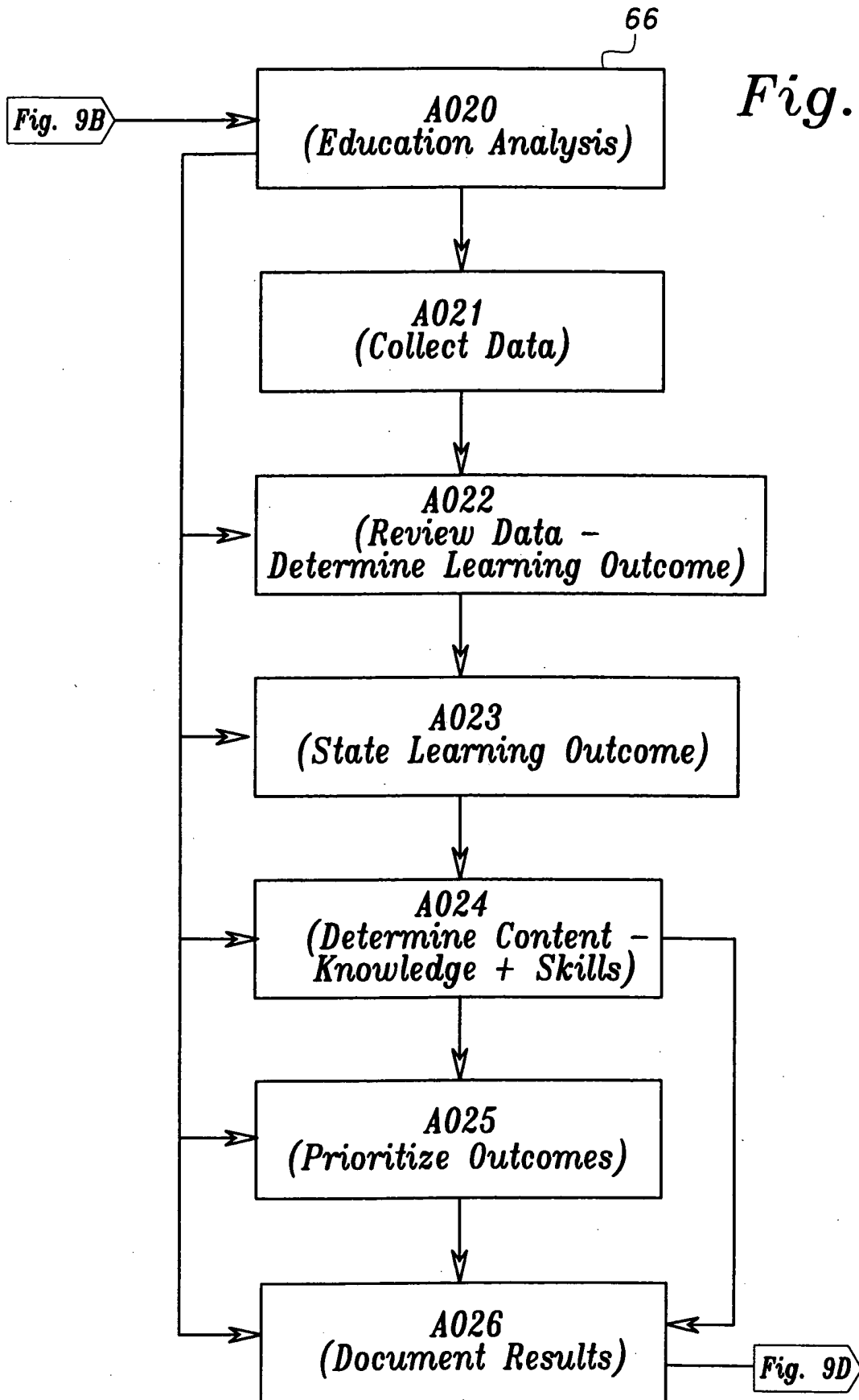


Fig. 9C

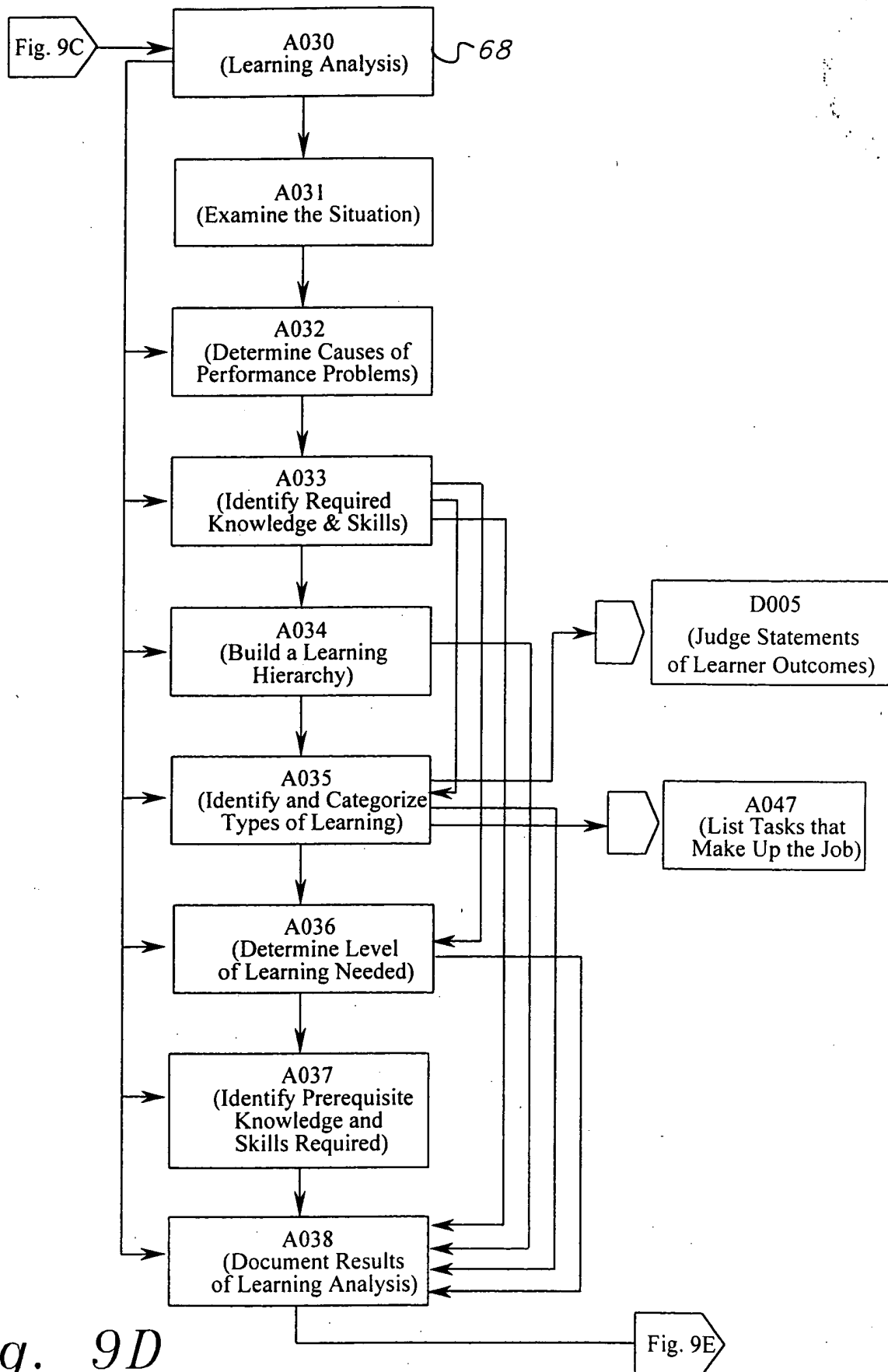


Fig. 9D

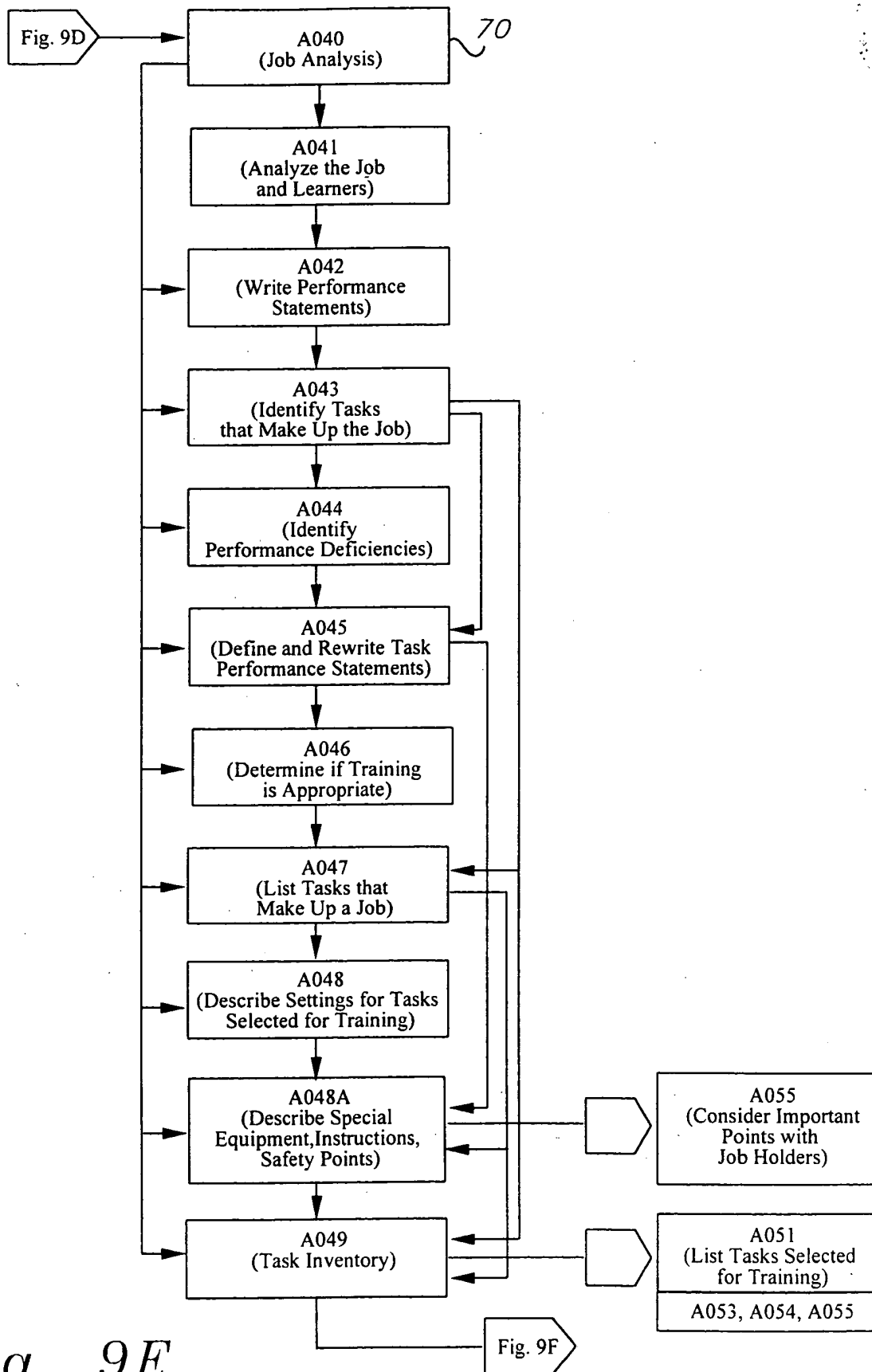


Fig. 9E

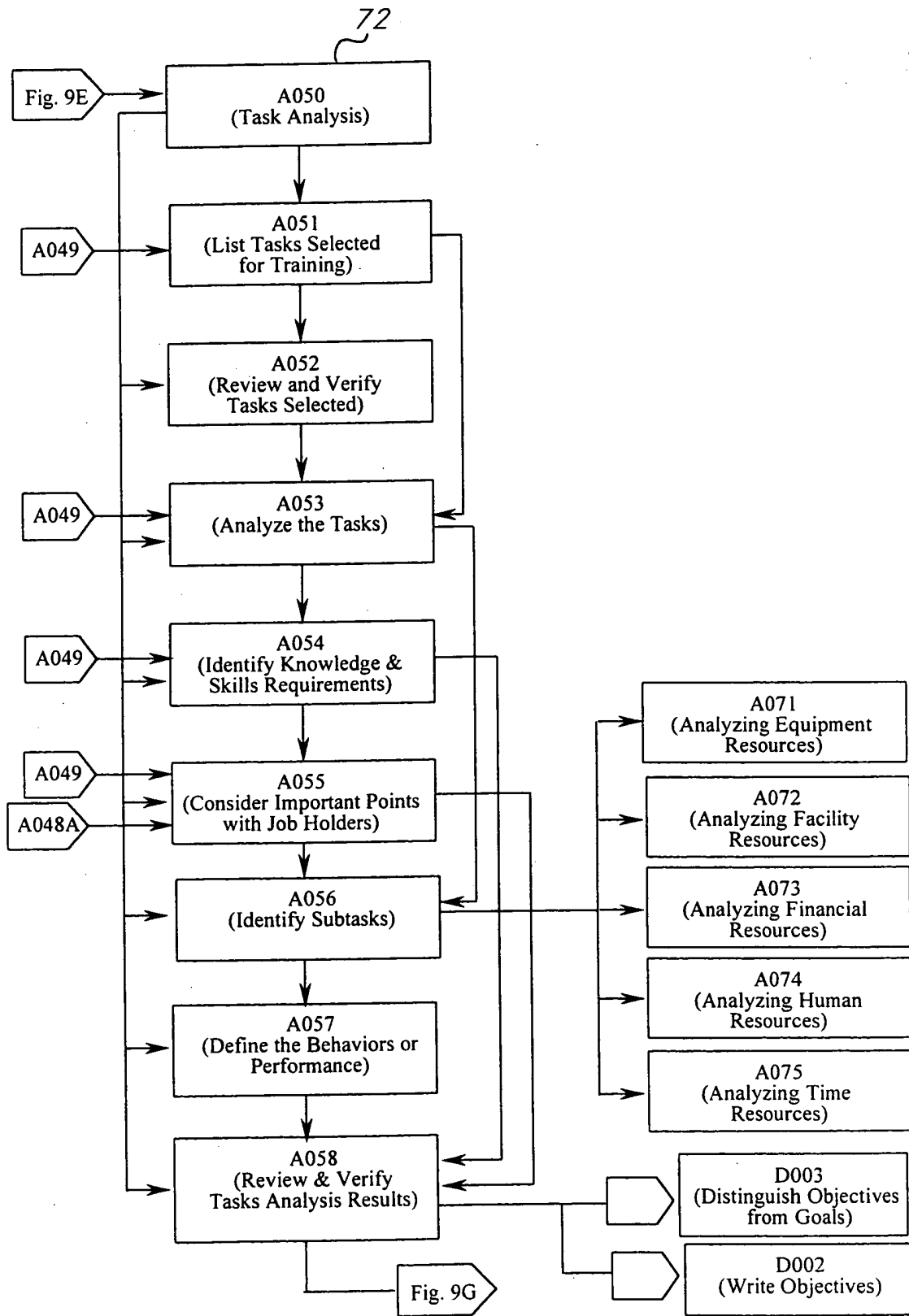


Fig. 9F

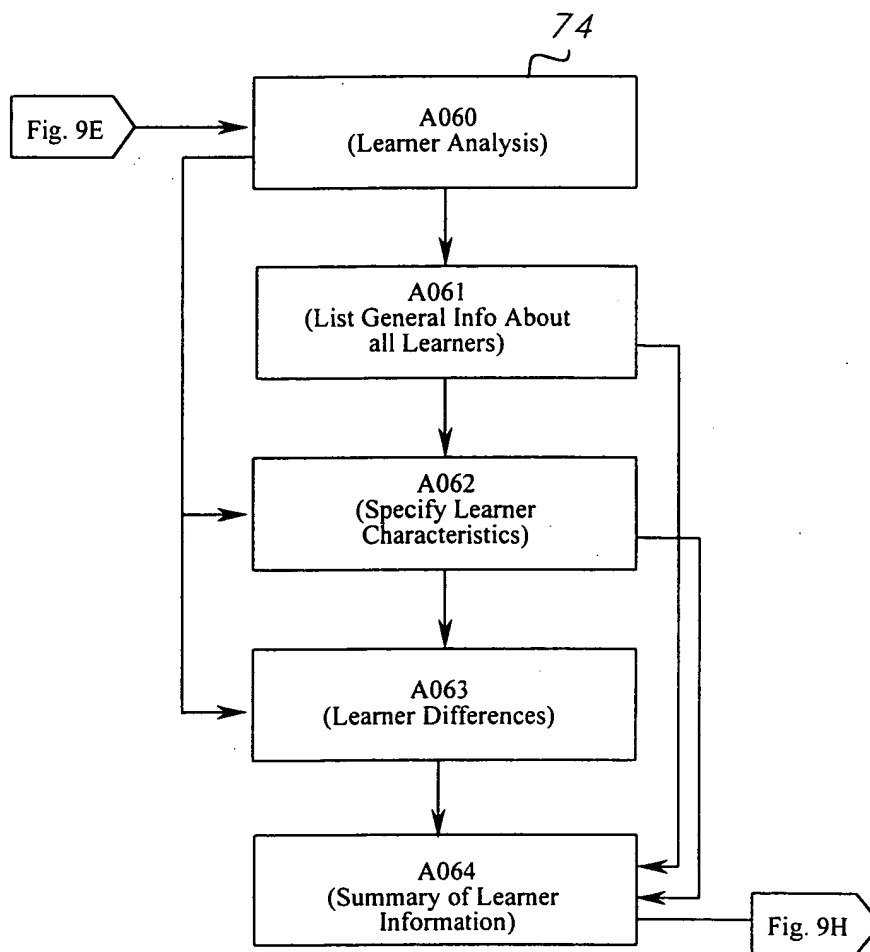


Fig. 9G

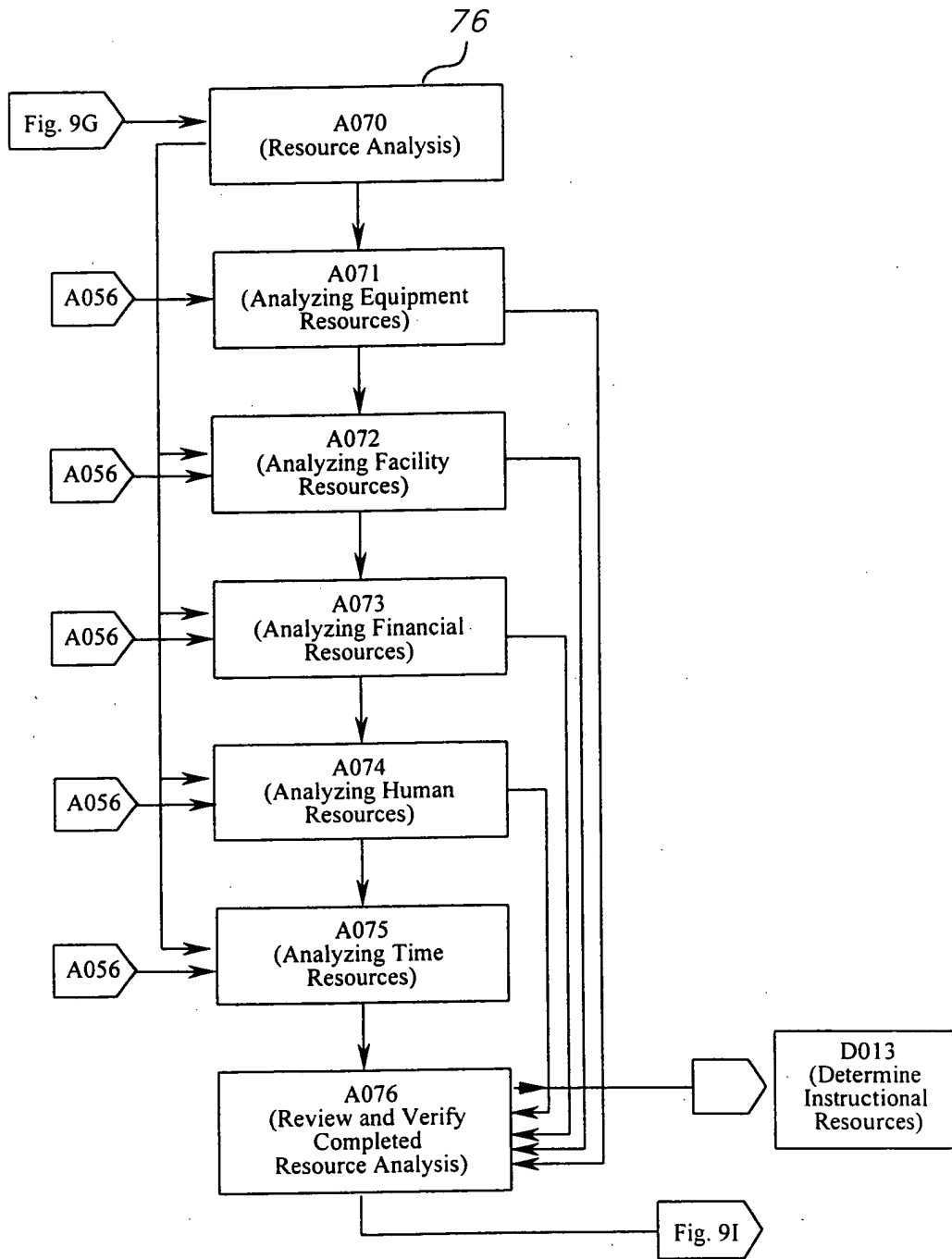


Fig. 9H

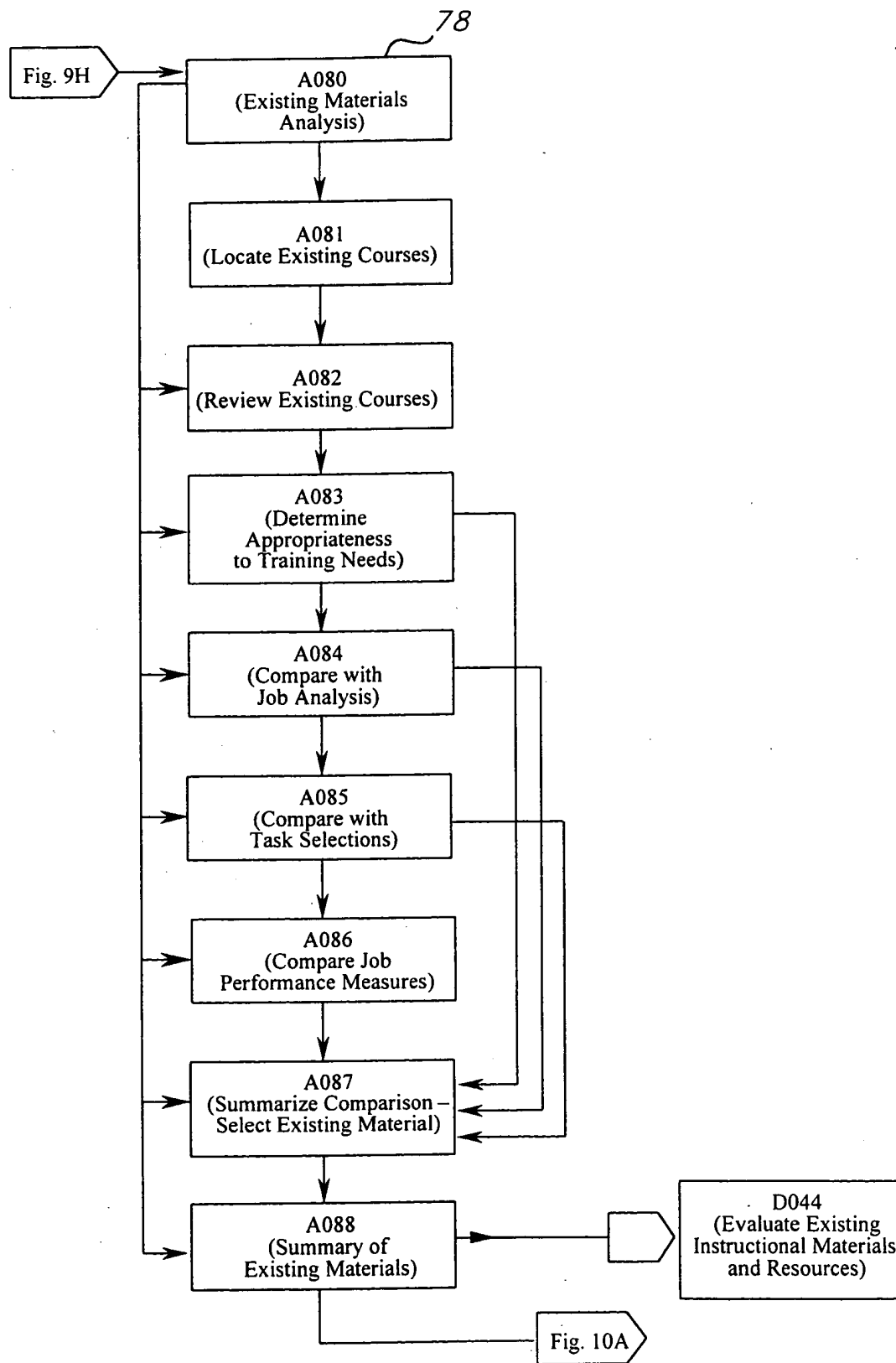


Fig. 9I

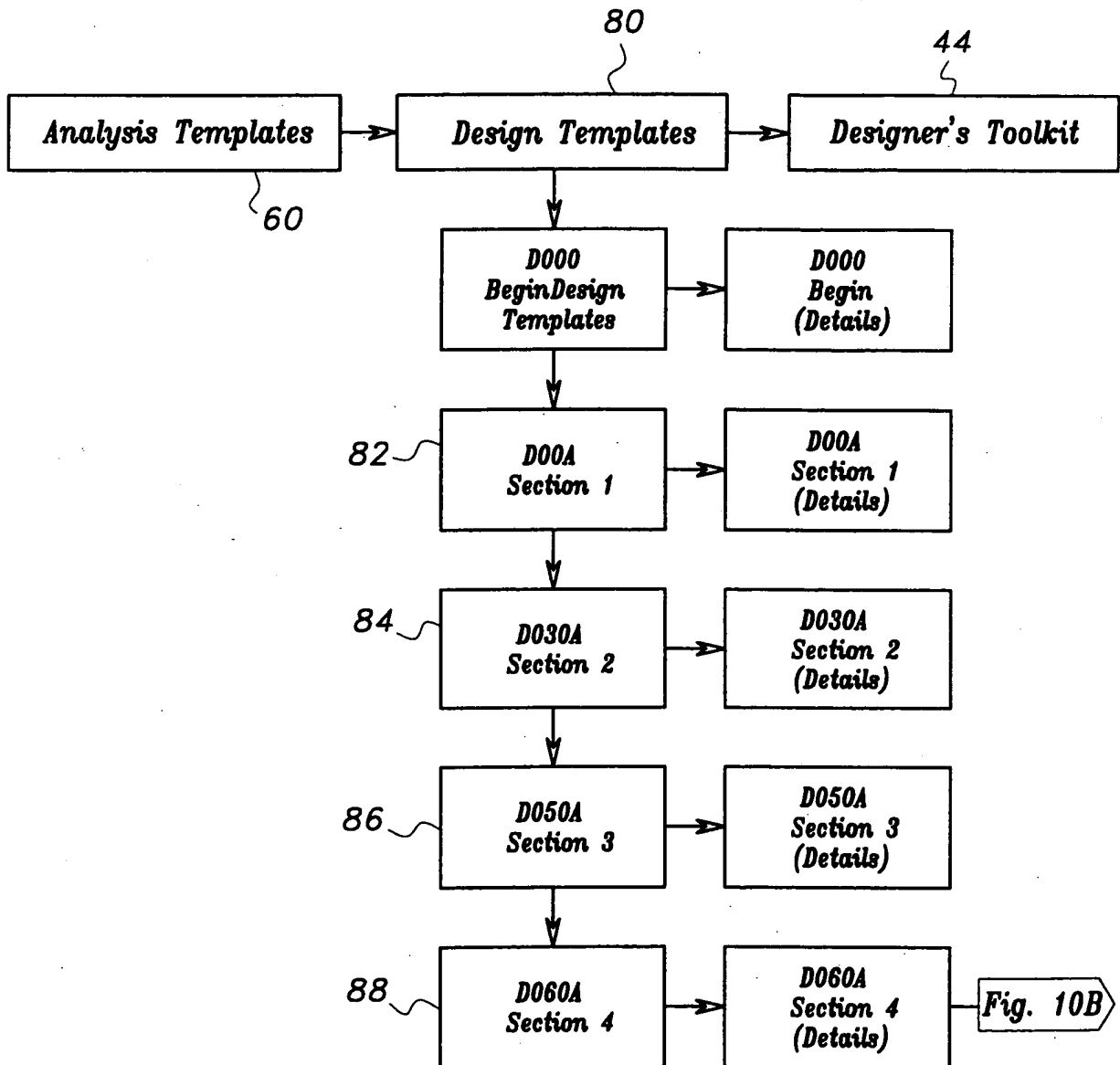


Fig. 10A

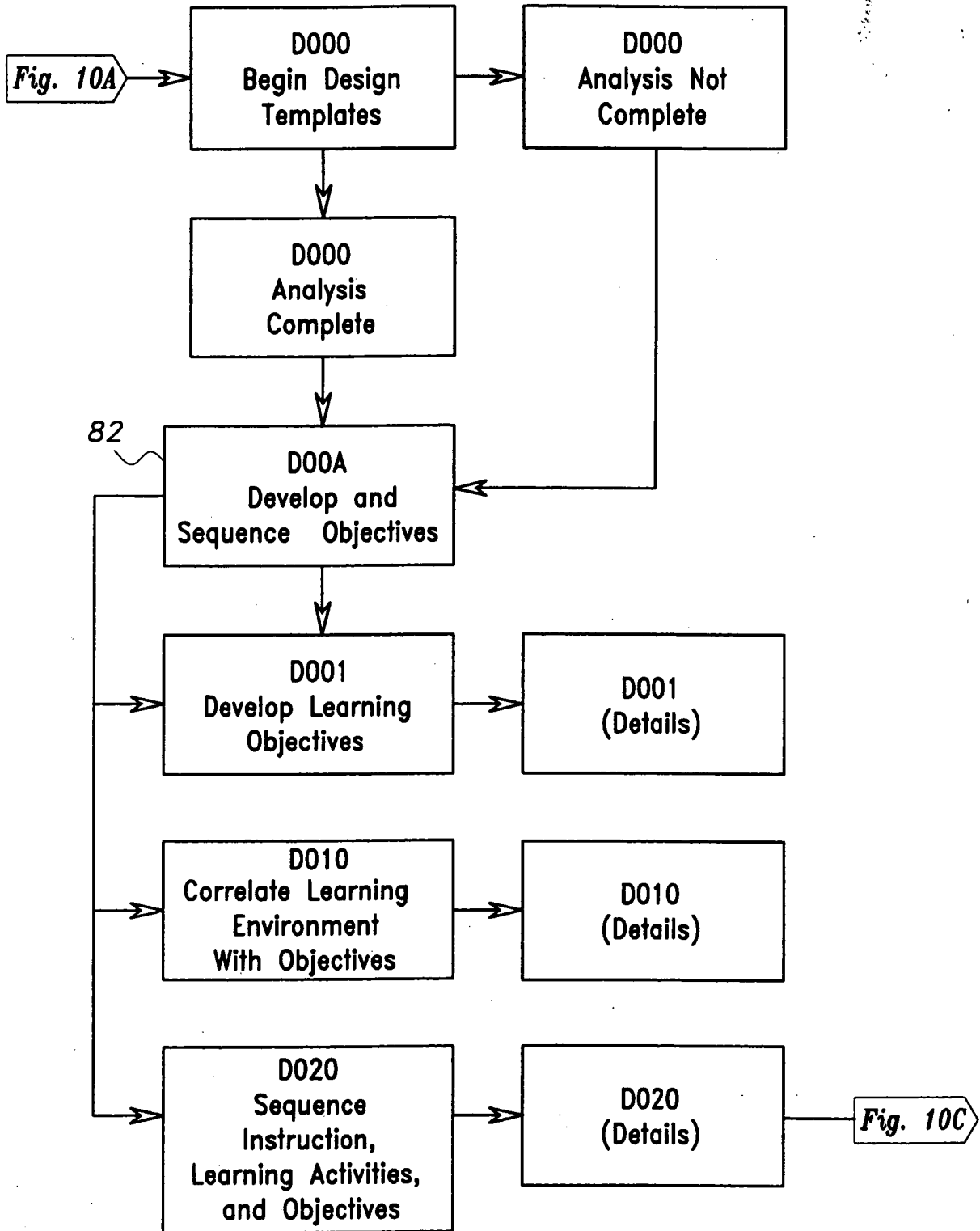


Fig. 10B

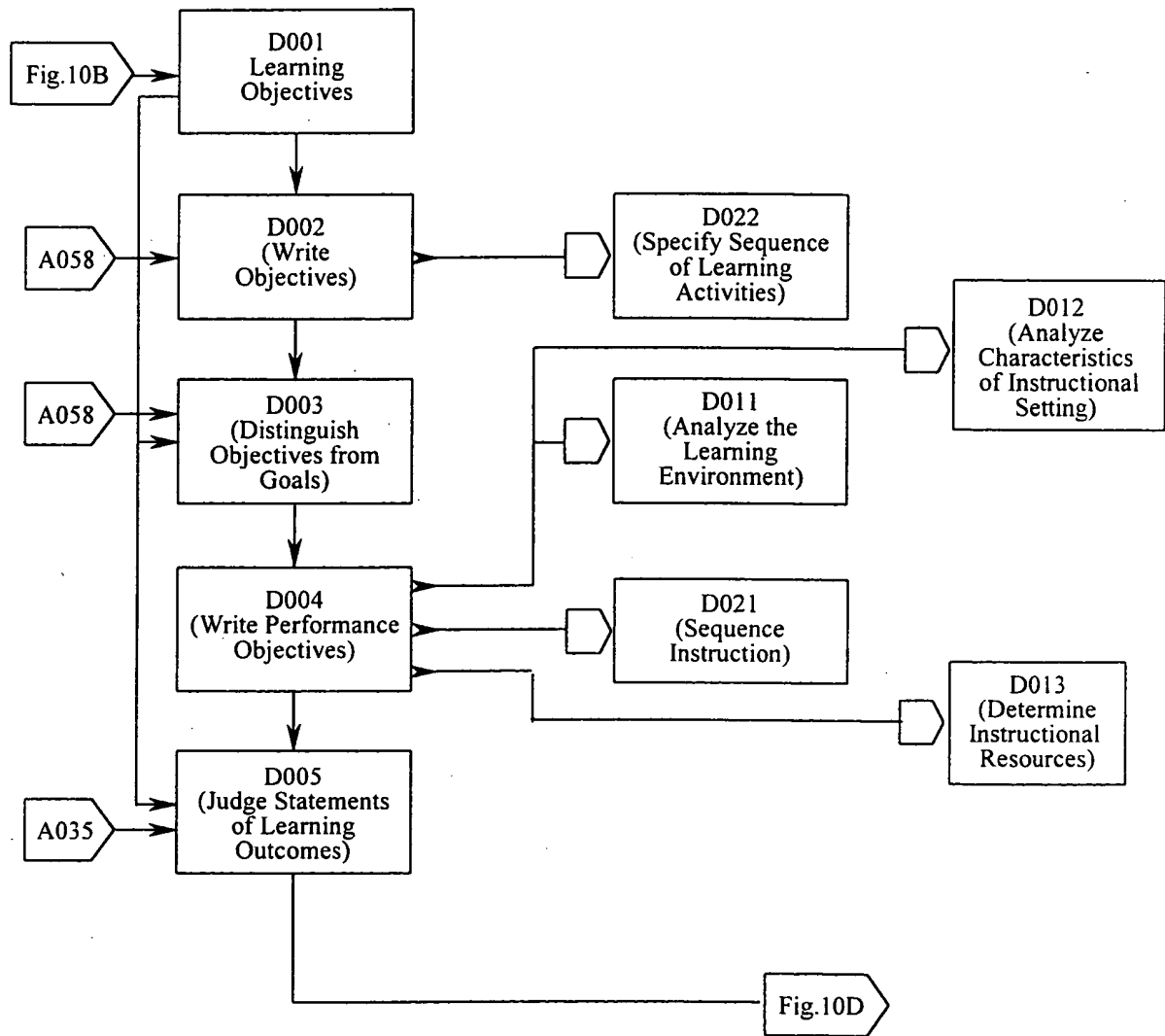


Fig. 10C

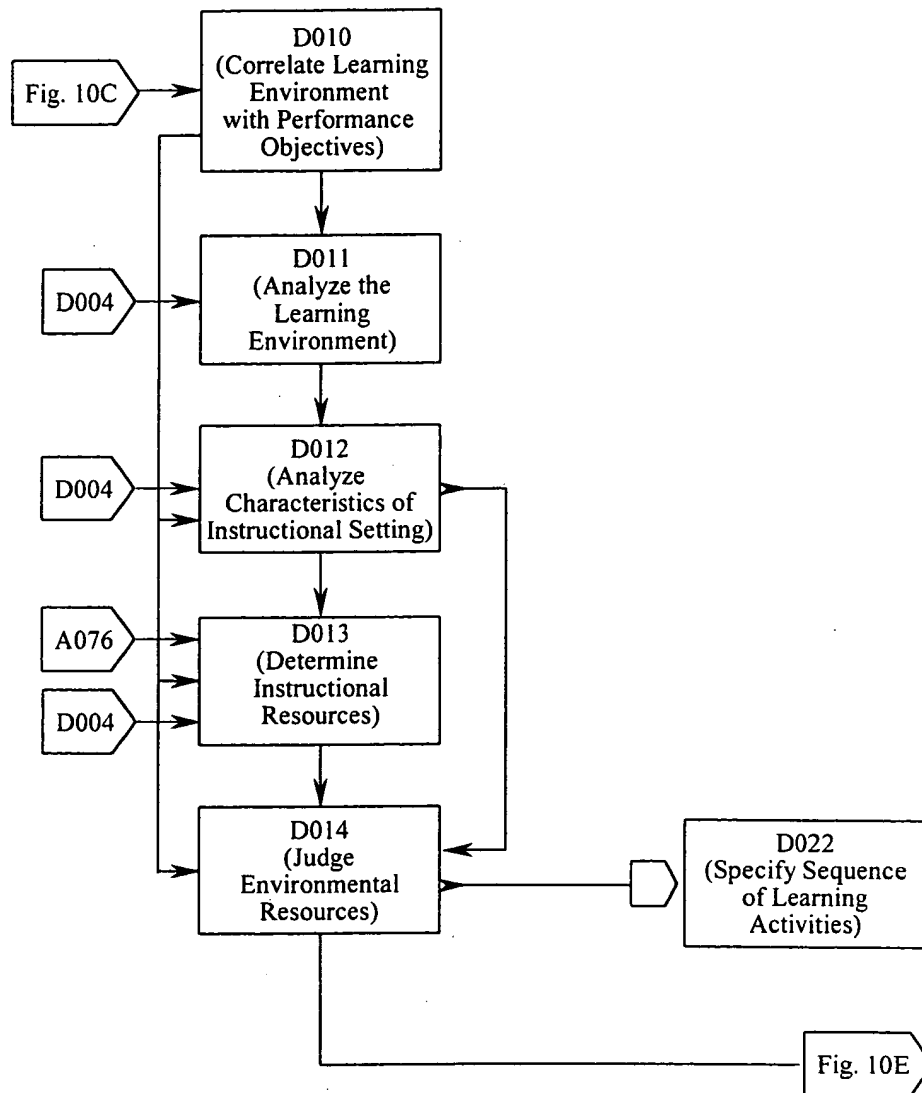


Fig. 10D

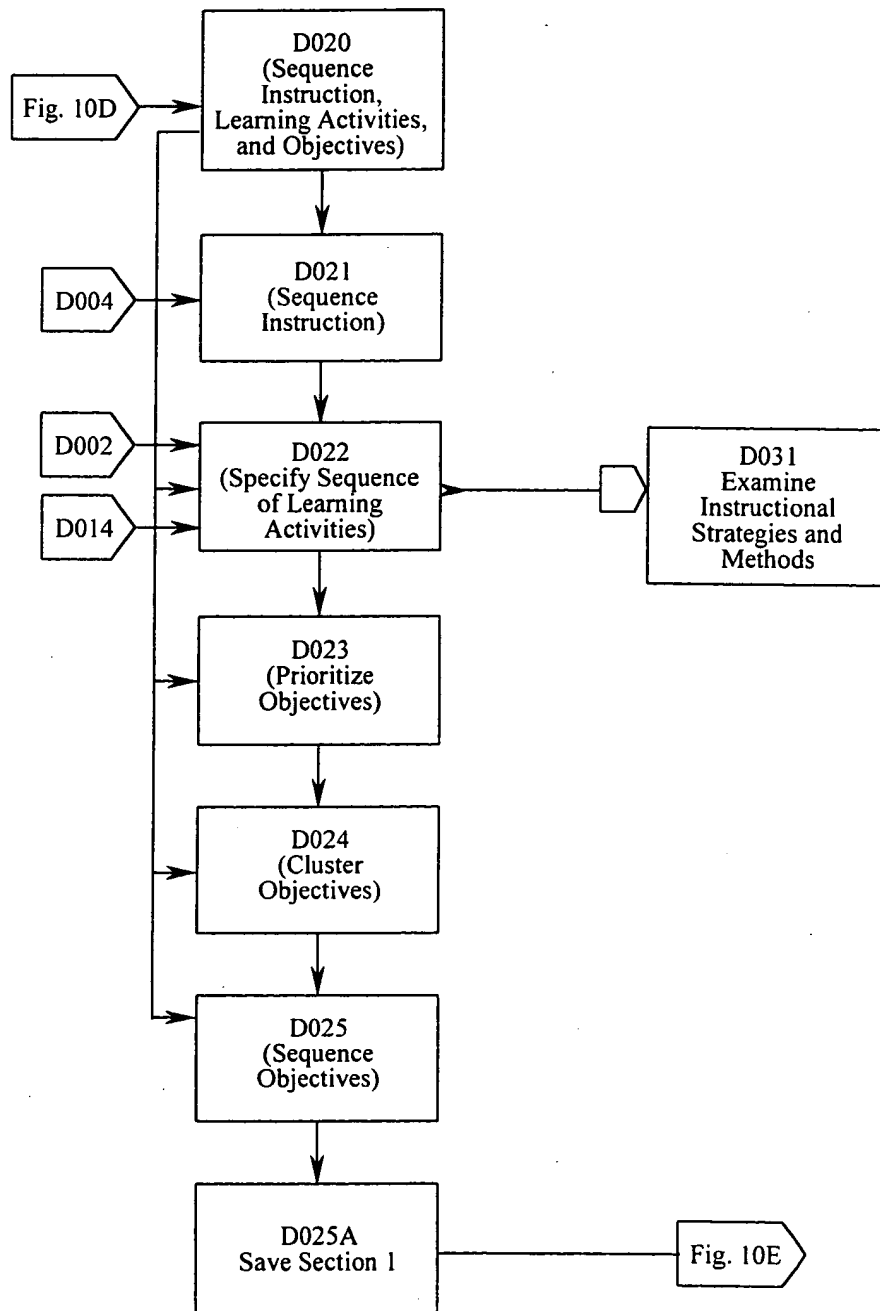


Fig. 10E

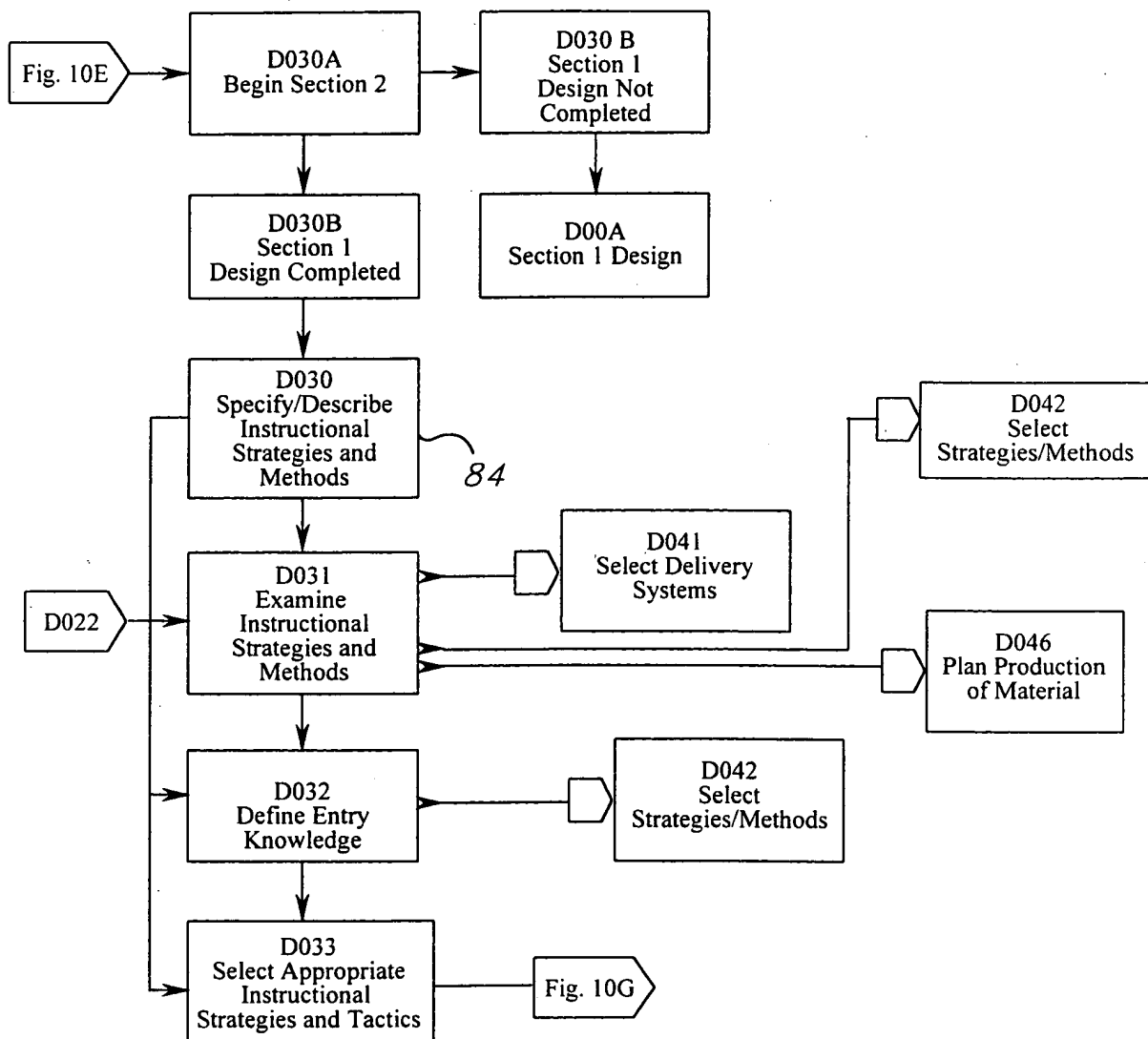


Fig. 10F

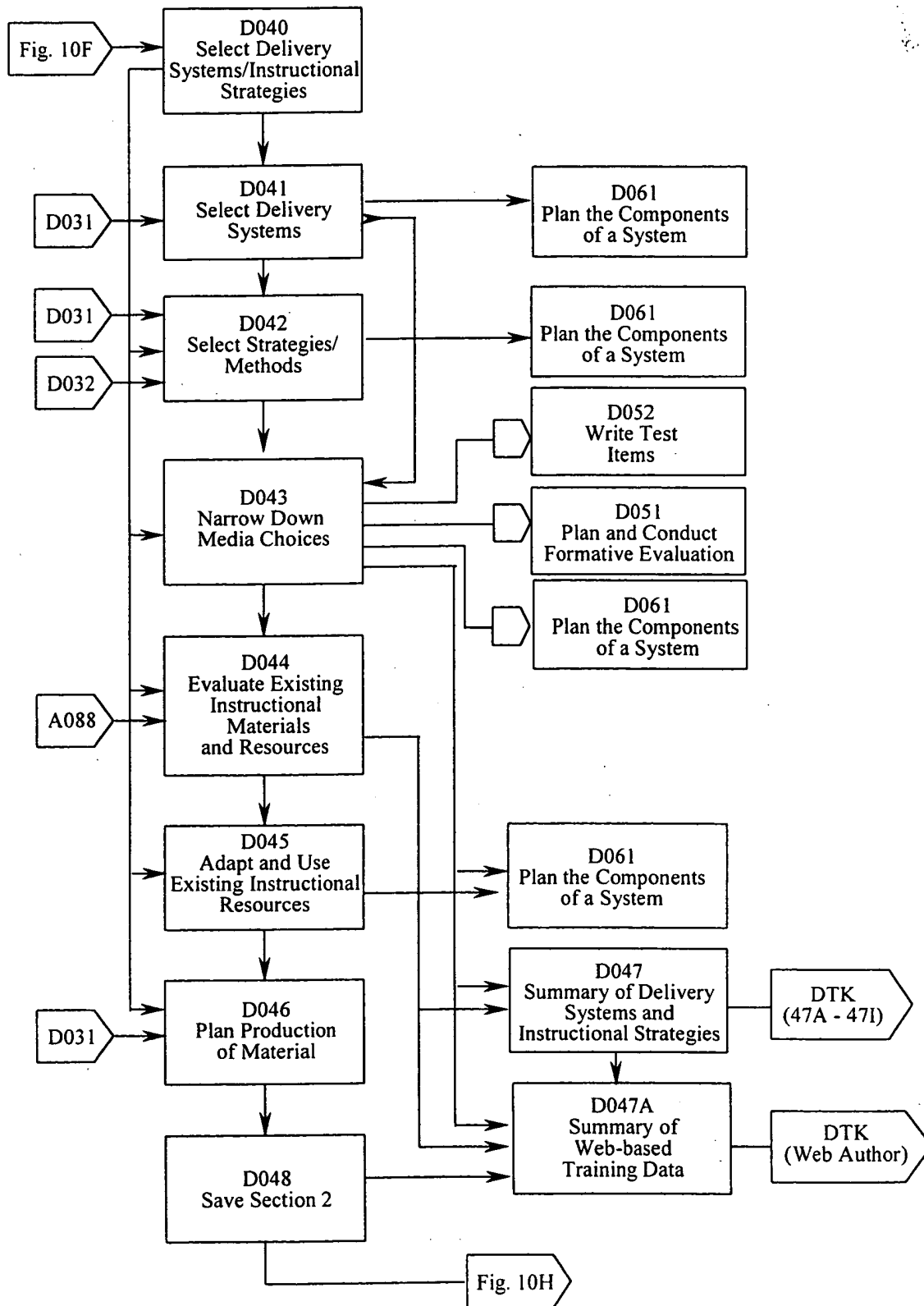


Fig. 10G

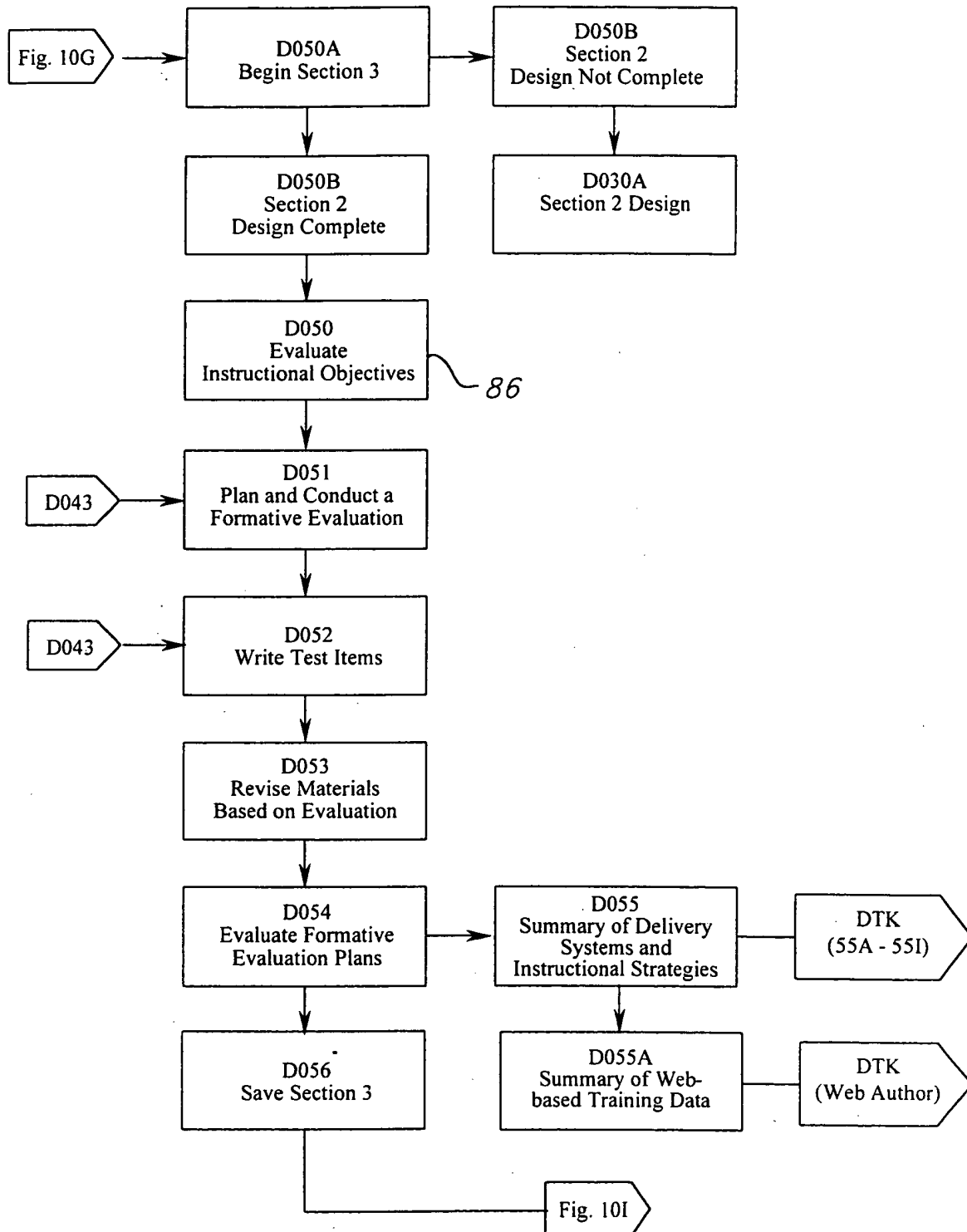


Fig. 10H

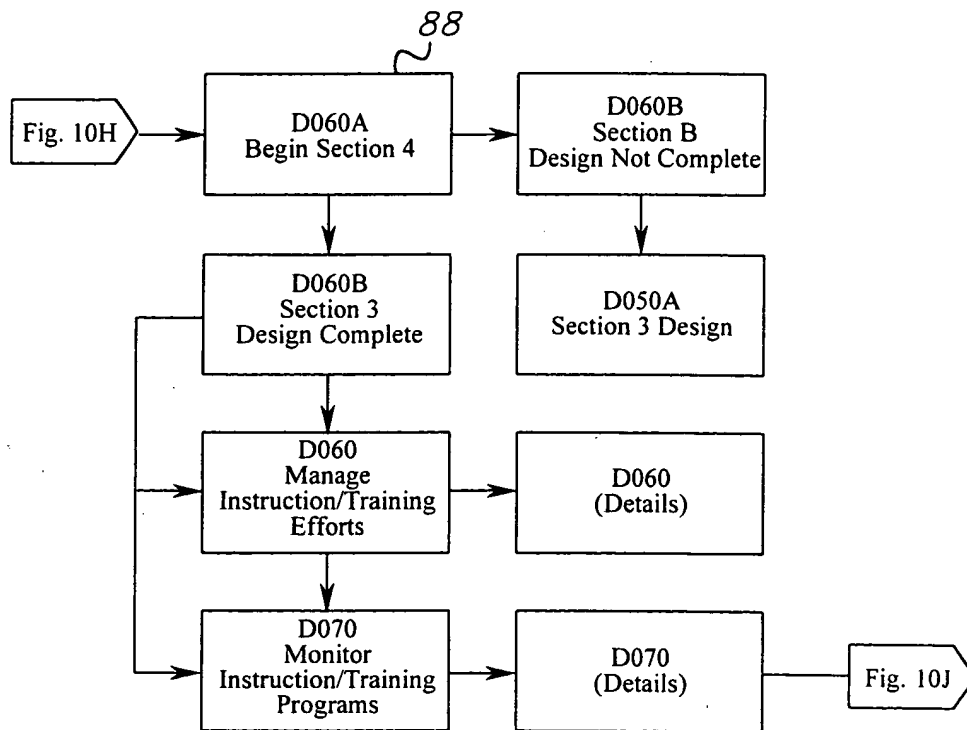


Fig. 10I

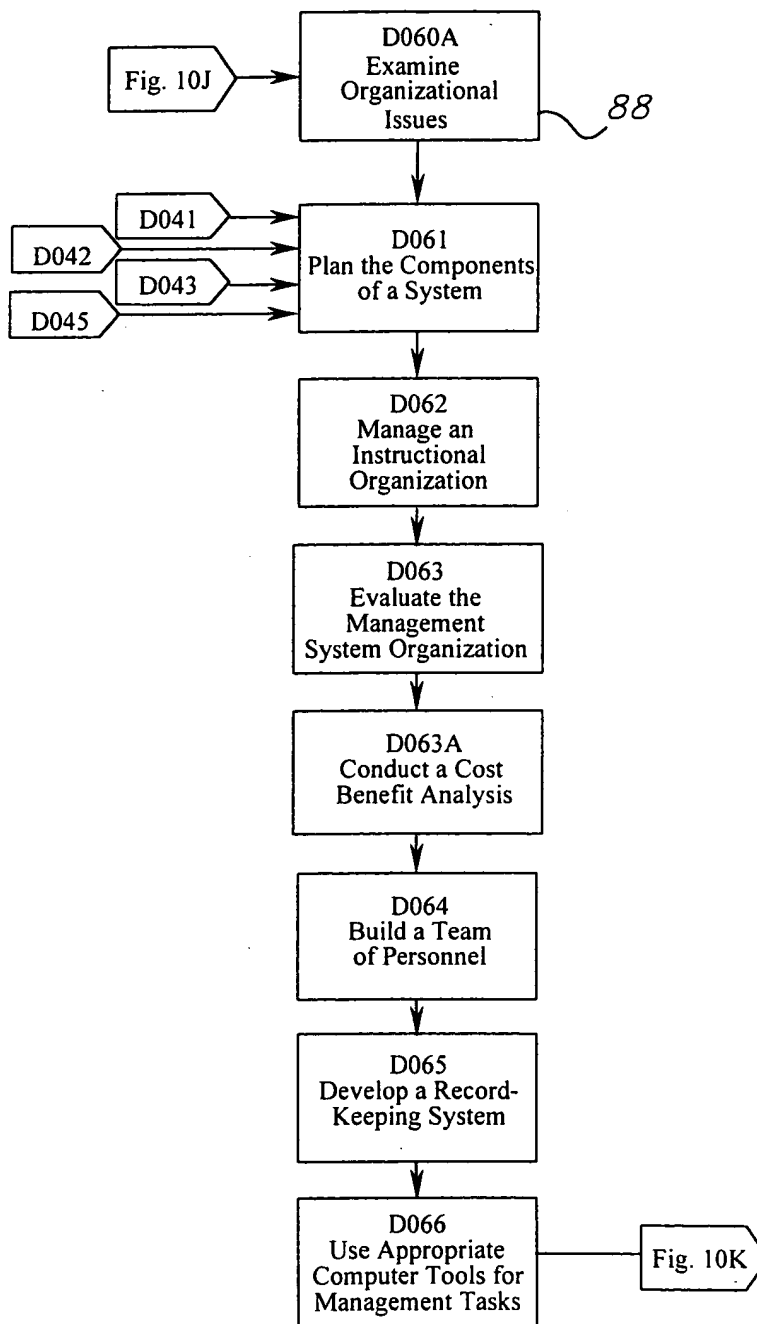


Fig. 10J

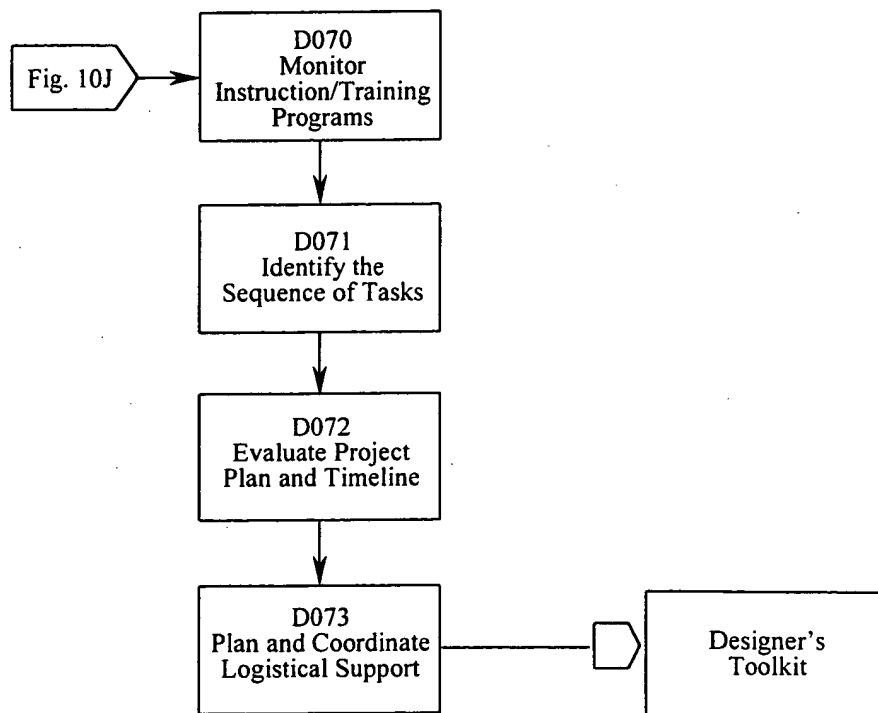
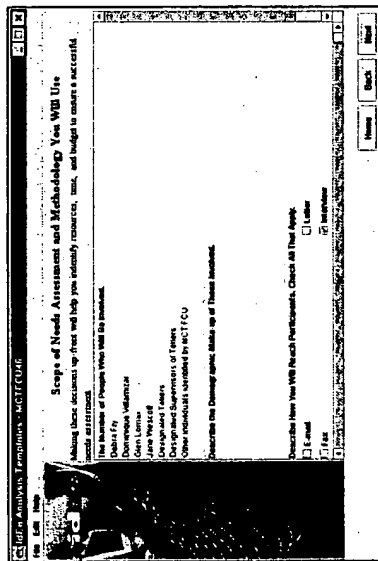
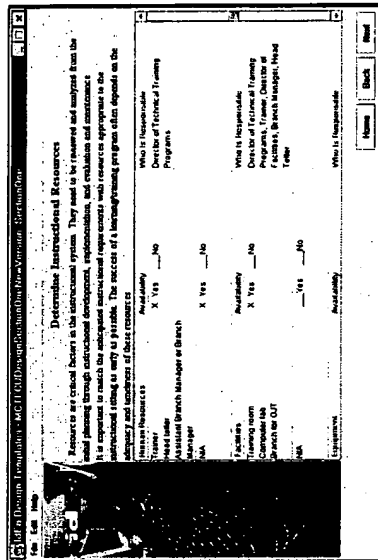


Fig. 10K



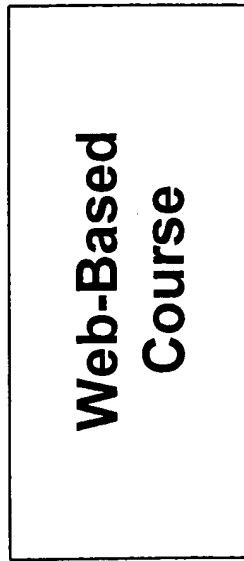
Analysis Templates



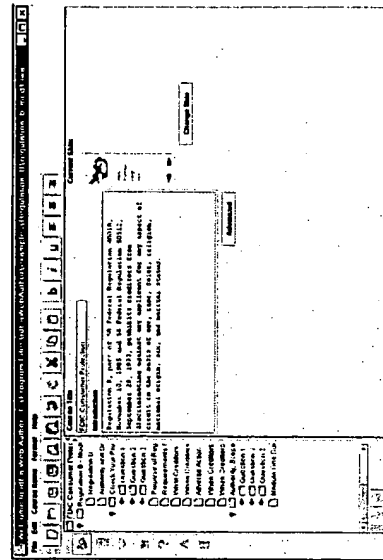
Design Templates

Serialized
Objects

Convert
Serialized
Objects
to XML



Convert XML
to HTML



Web-Based Course Author

Fig. 11

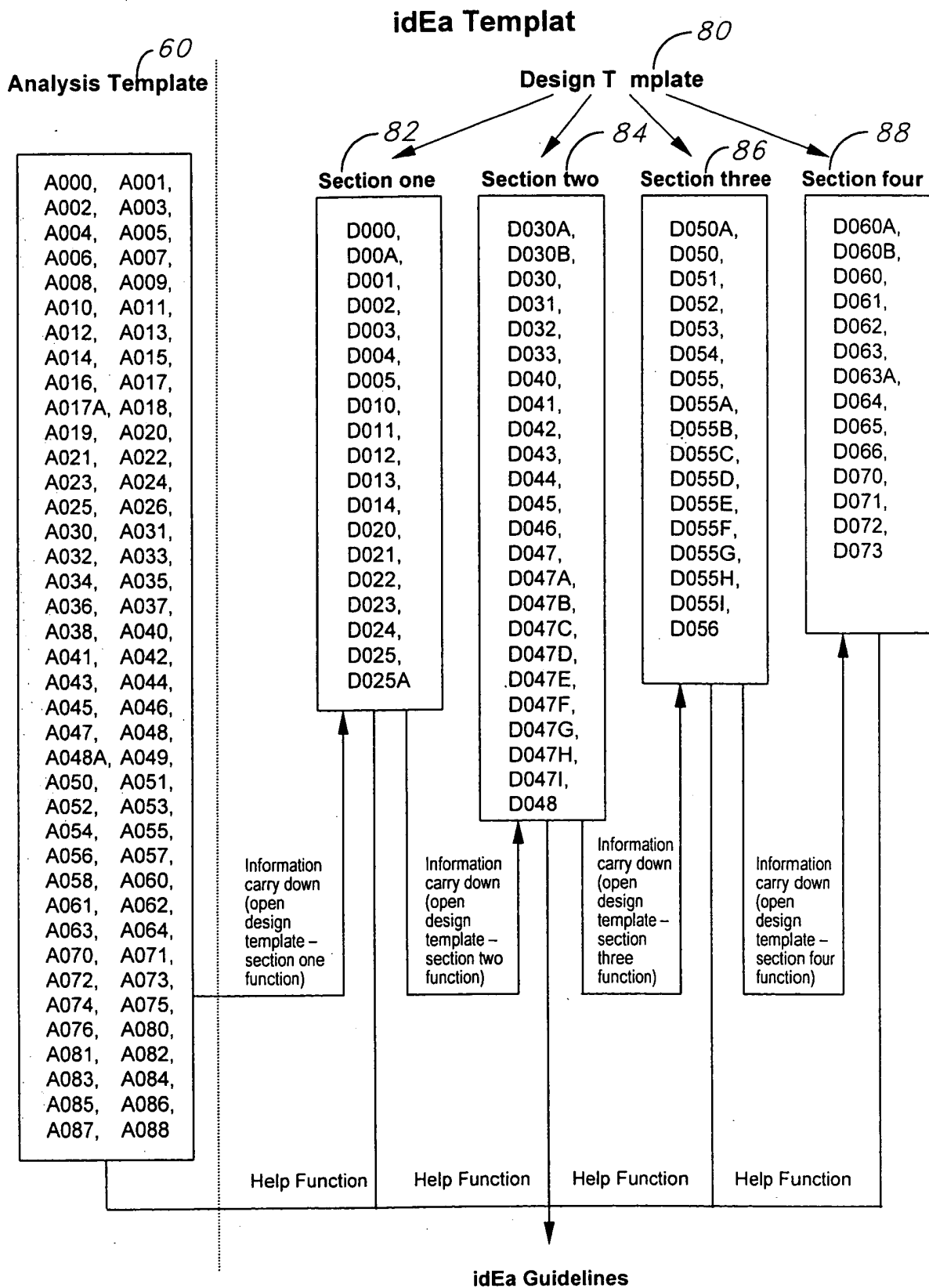


Fig. 12A

Analysis Templates

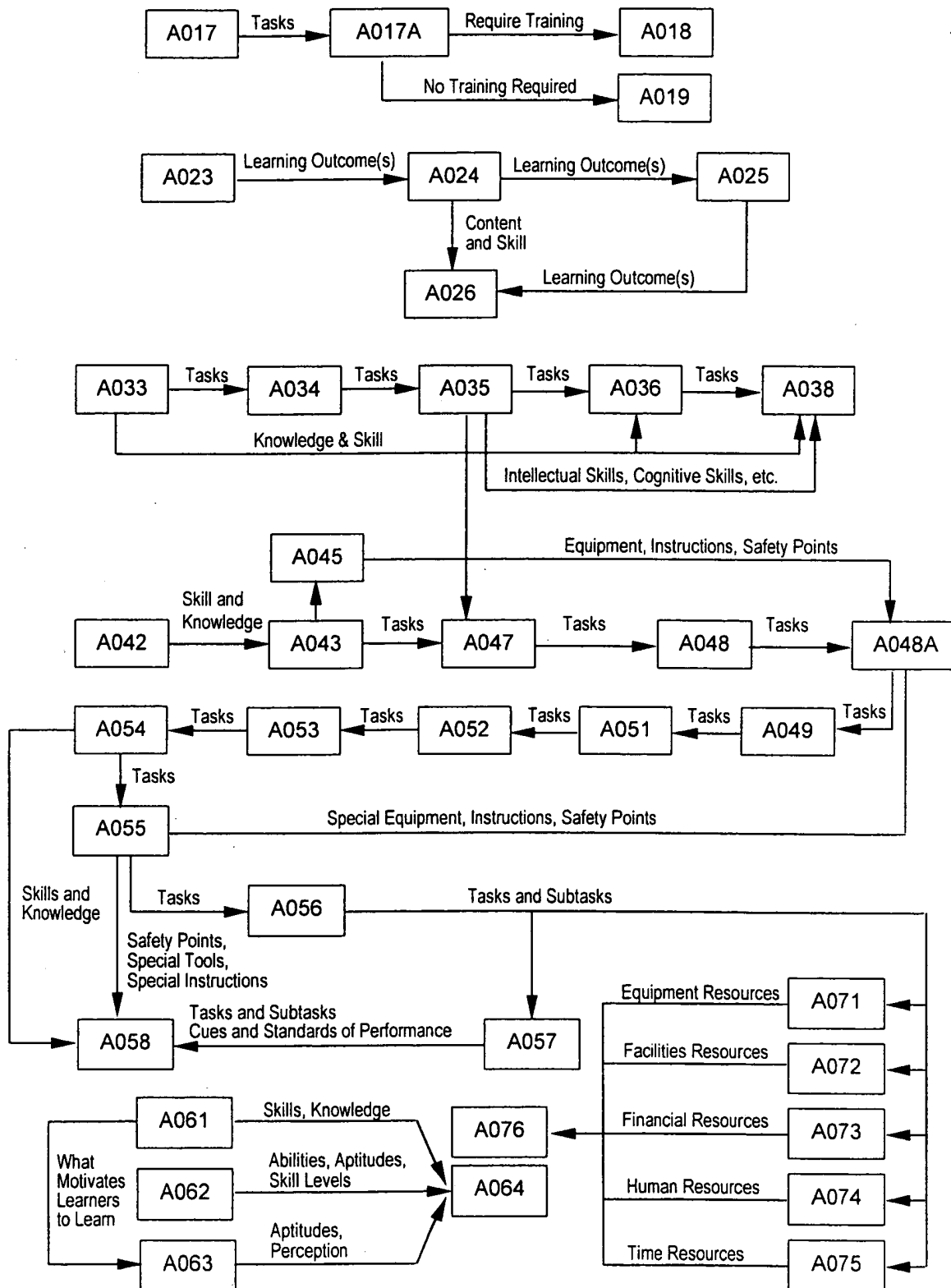


Fig. 12B

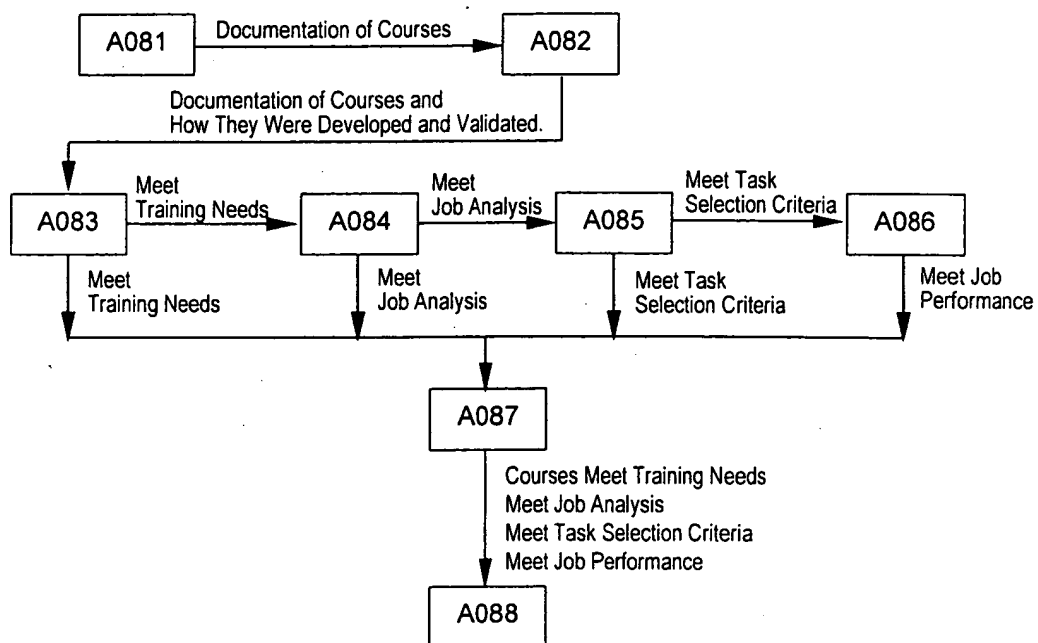


Fig. 12C

Design Templates

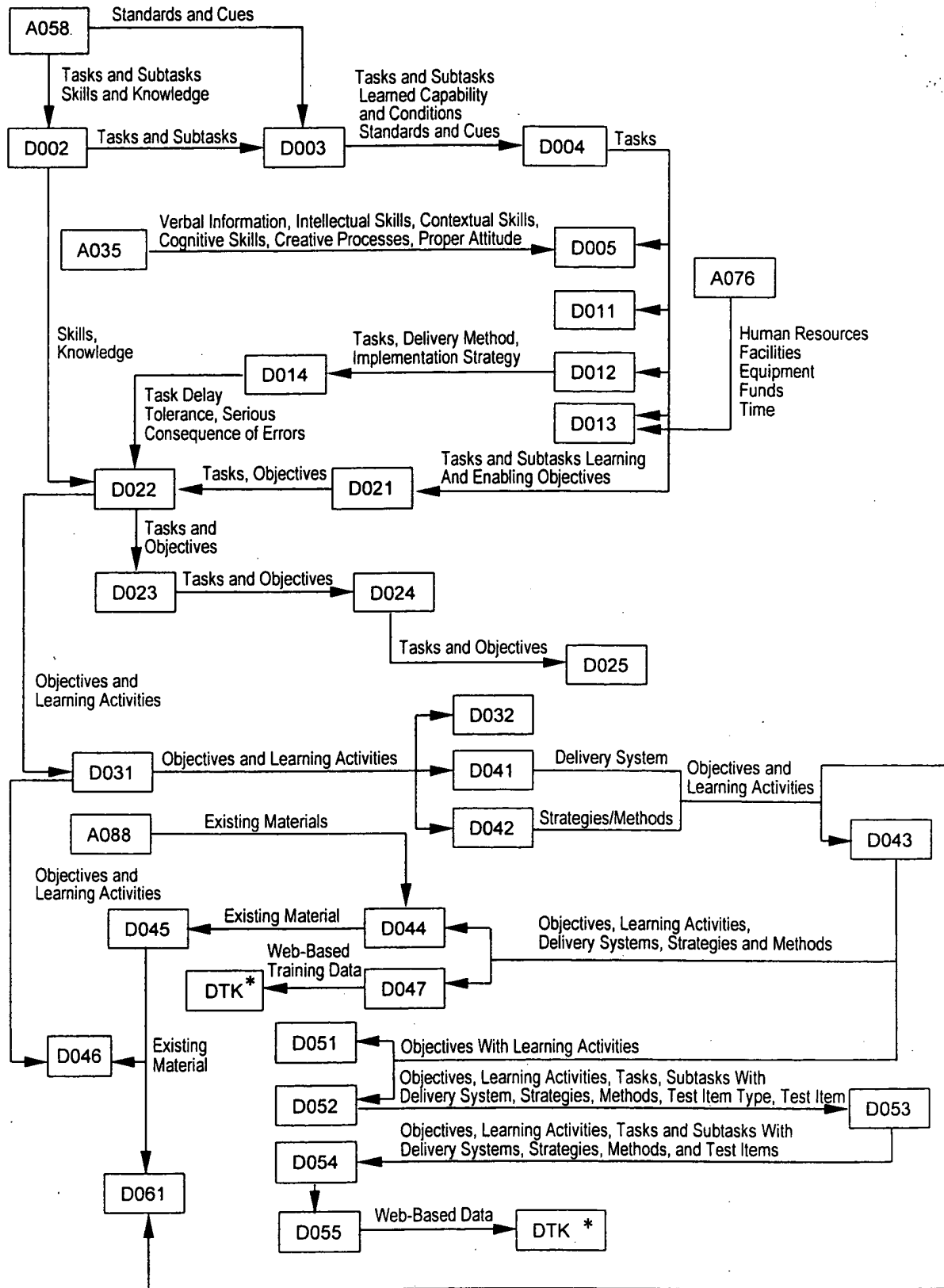



Fig. 12D



*		
Web-Based Training	47A	55A
Video-Based Training	47B	55B
Distance Learning	47C	55C
Interactive Courseware	47D	55D
Simulation-Based Training	47E	55E
Multimedia	47F	55F
Job Performance Aids	47G	55G
Virtual Reality	47H	55H
Instructor-Led Training	47I	55I

Fig. 12E

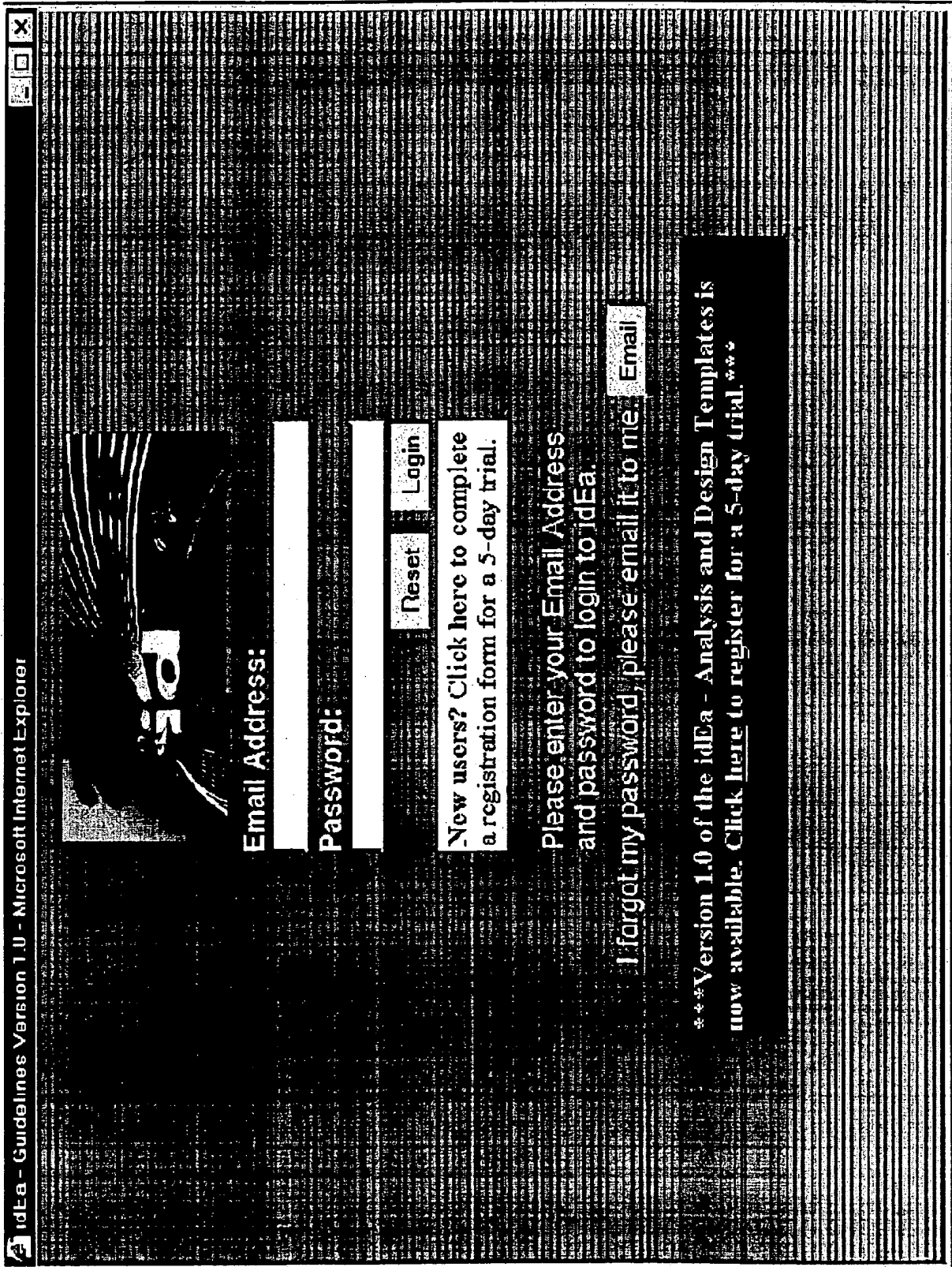
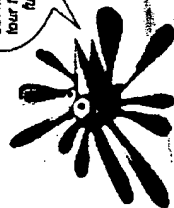
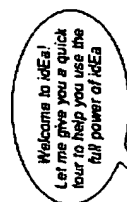


Fig. 13A



• Analysis • Design • Development
• Implementation • Evaluation

Welcome to idEa™



- ID Process Buttons
- Navigation Buttons
- Strategies for Using idEa
- What is idEa?

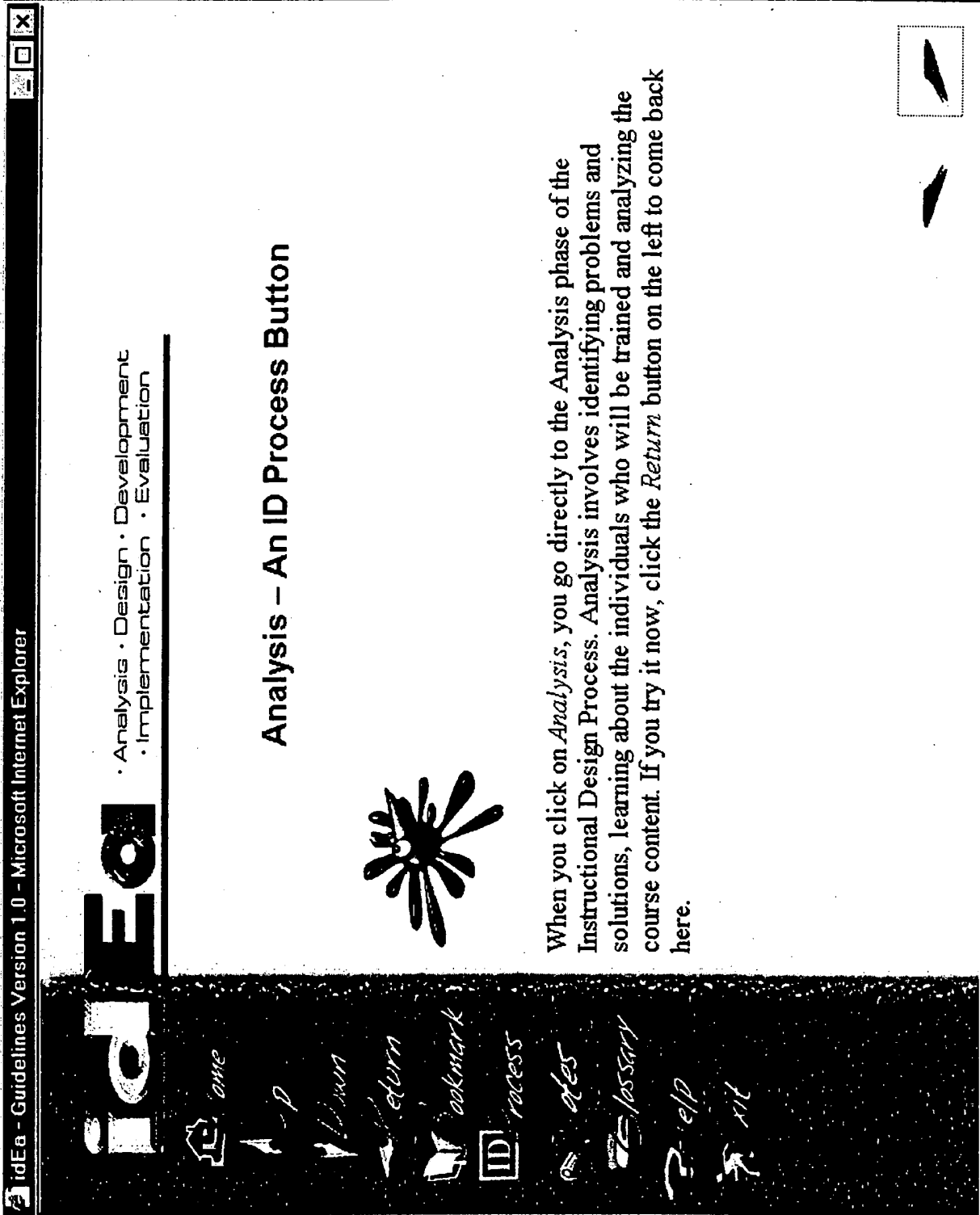
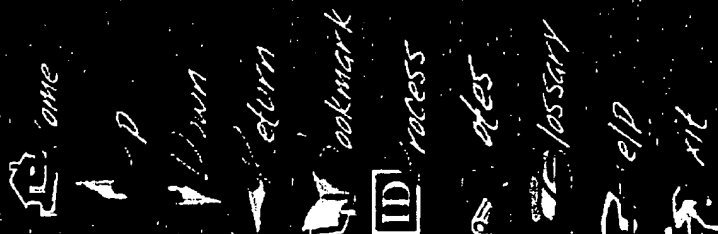


Fig. 13C



What is the Instructional Design Process?

120

The instructional design process is a guideline or procedure for designing and developing a lesson or course of instruction. It refers to procedures or steps to guide you through the design and development of curriculum. The full instructional design (ID) process begins with identifying a need for learners to learn a new set of knowledge or skills and proceeds through building and even teaching the course, finding out whether learners learned what they need, and improving the course to get better results.

Instructional design models are used today by instructional designers to improve learning by taking advantage of new technologies, new theories and research findings in learning and instruction.

120

Today, cognitive theory has an impact.

Instructional design processes integrate combinations of *resources* (learners, facilitators and instructors materials environment software facilities) *techniques*

Fig. 13D

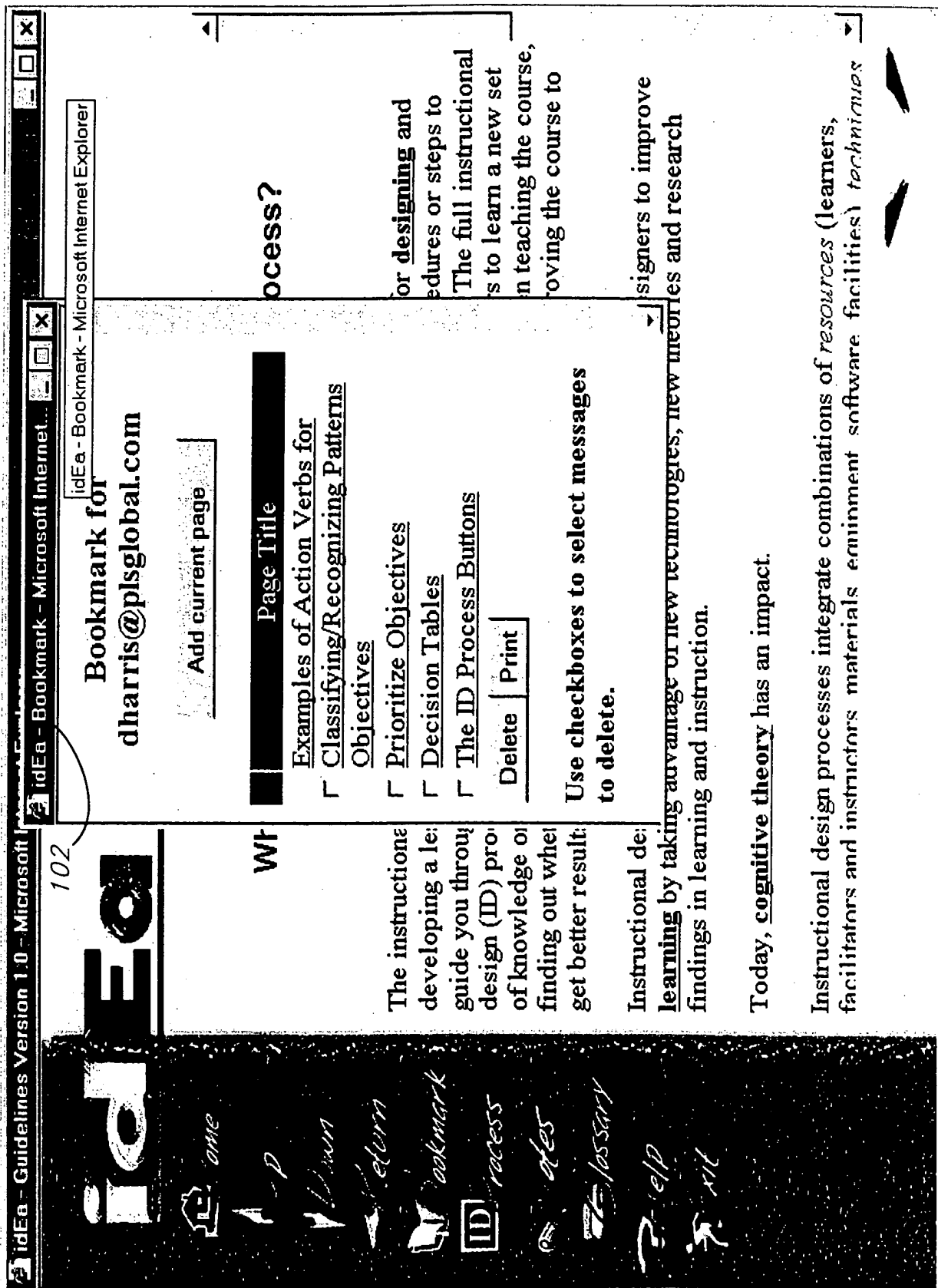


Fig. 13E

104

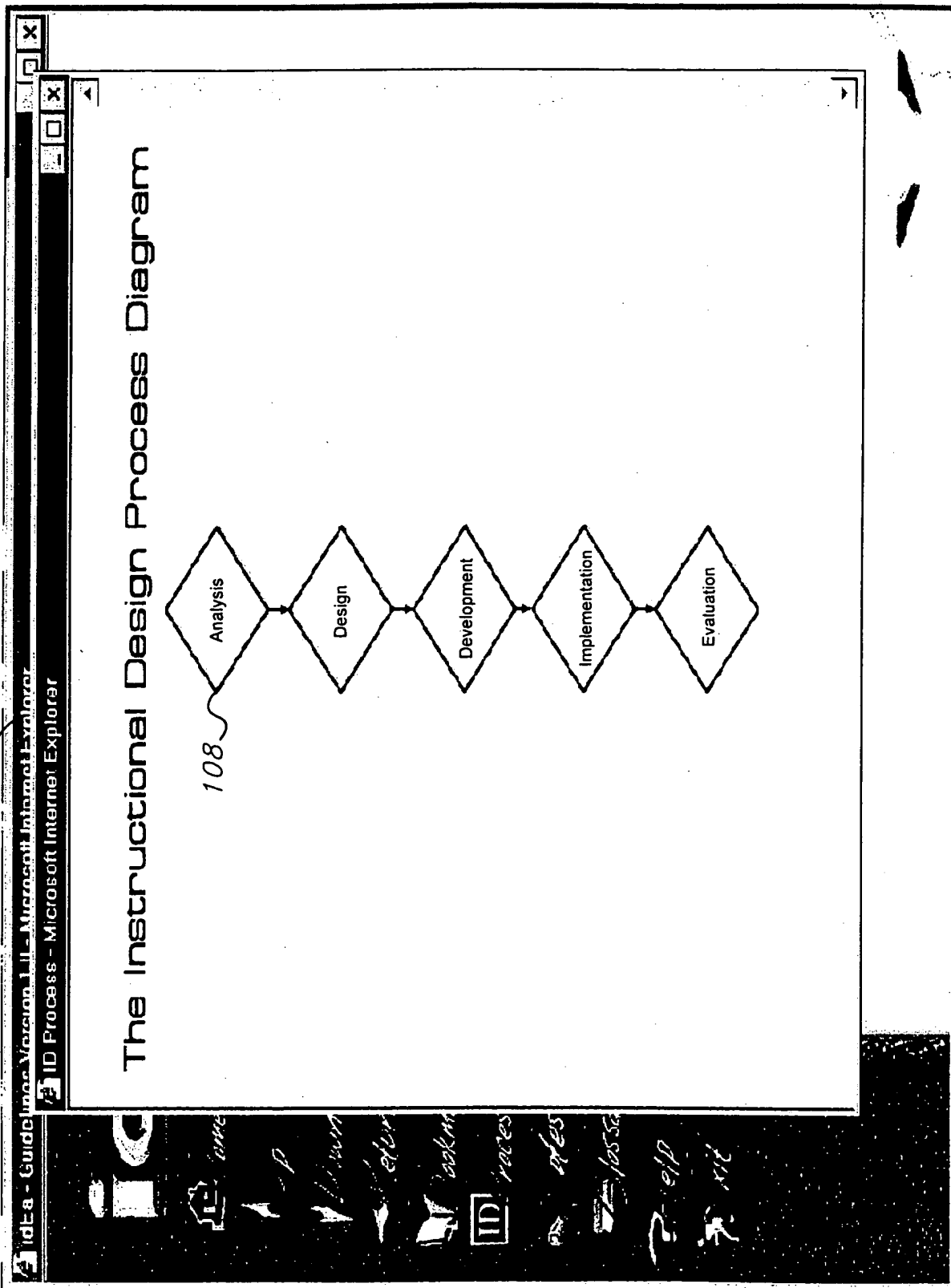


Fig. 13F

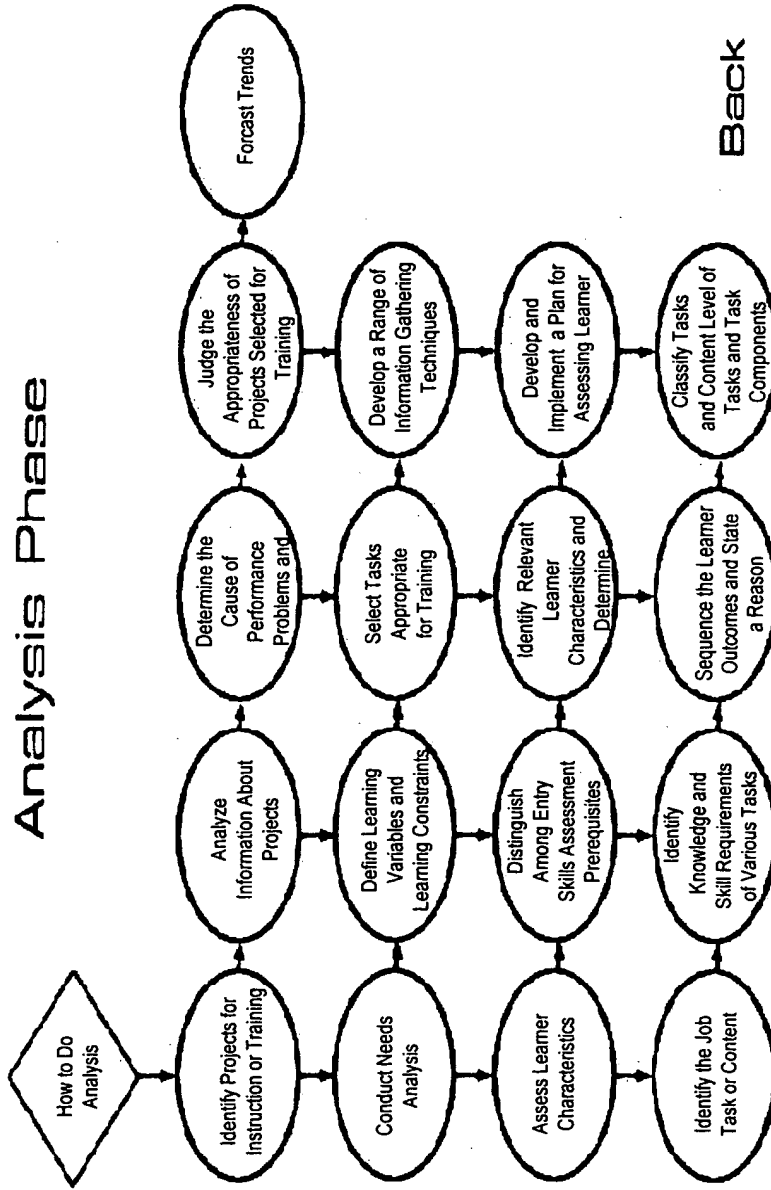


Fig. 13G

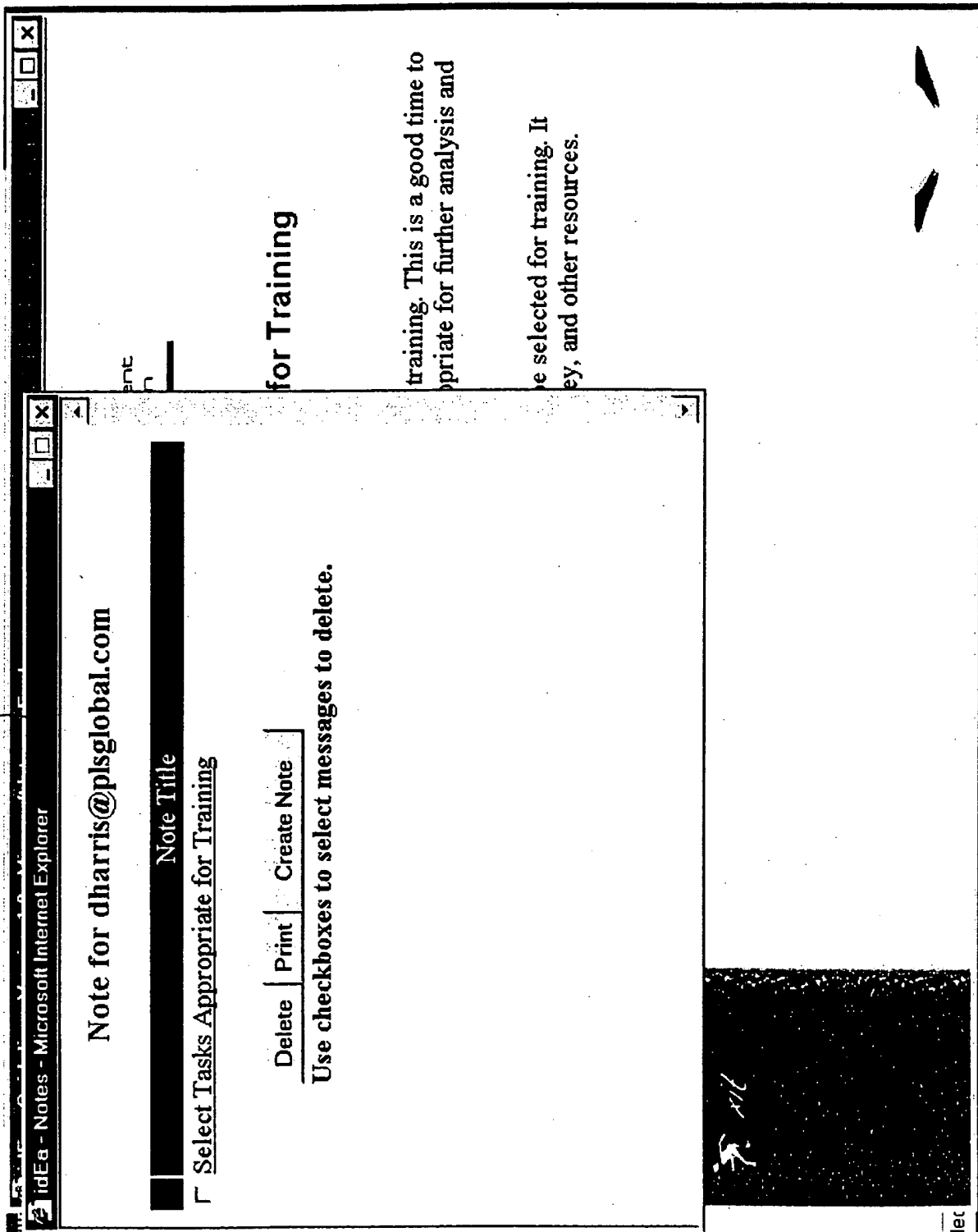


Fig. 13H

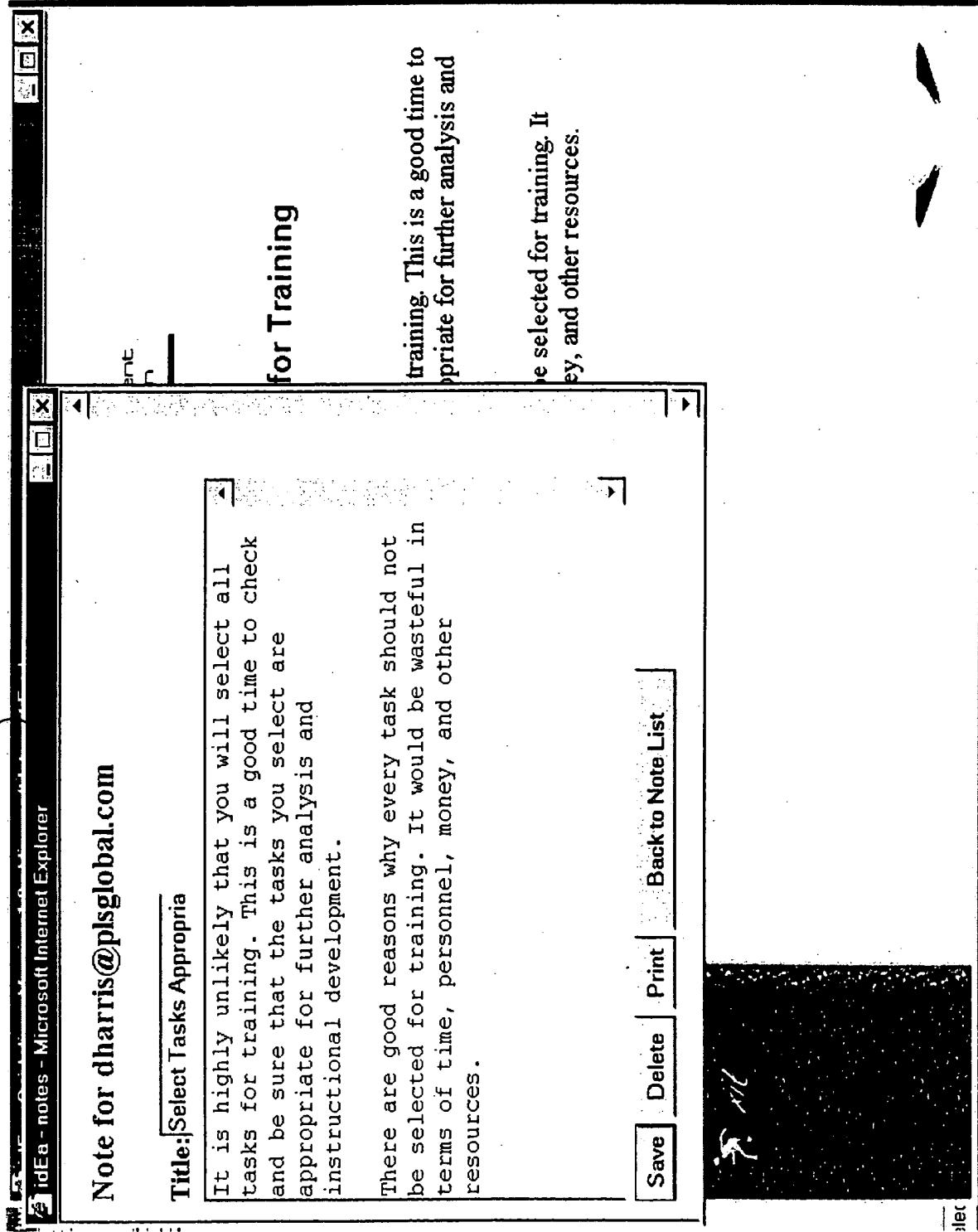


Fig. 131

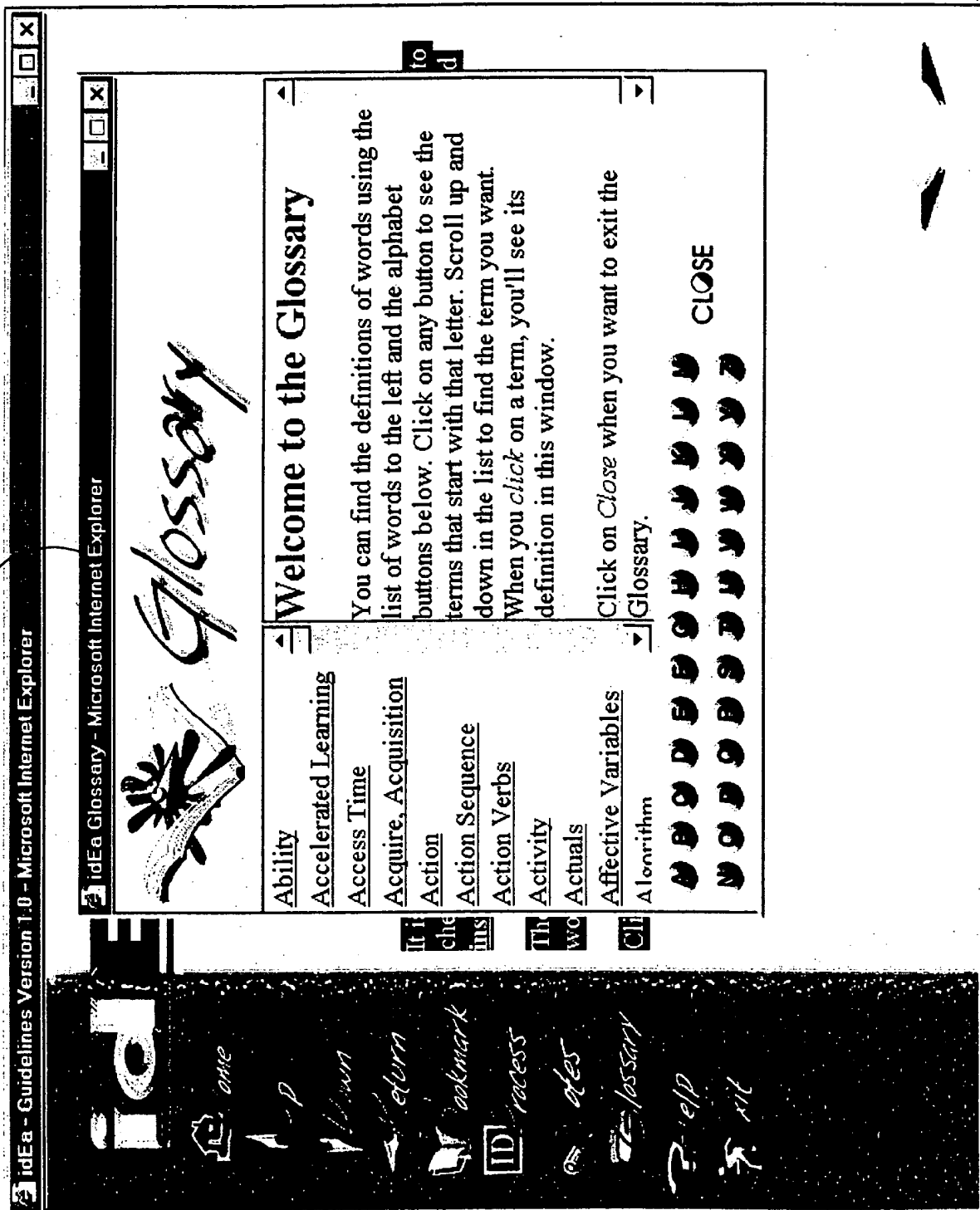


Fig. 13J

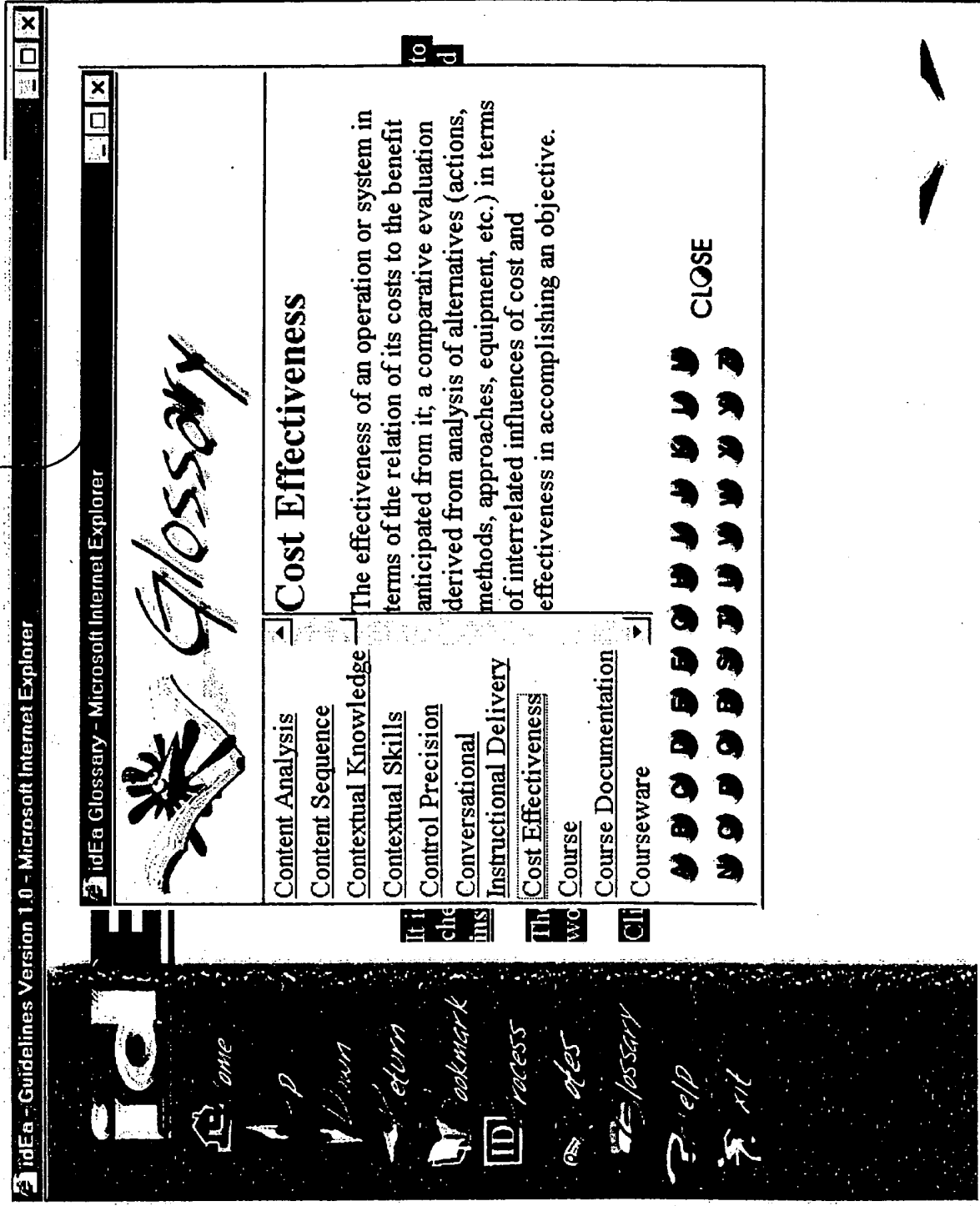


Fig. 13K

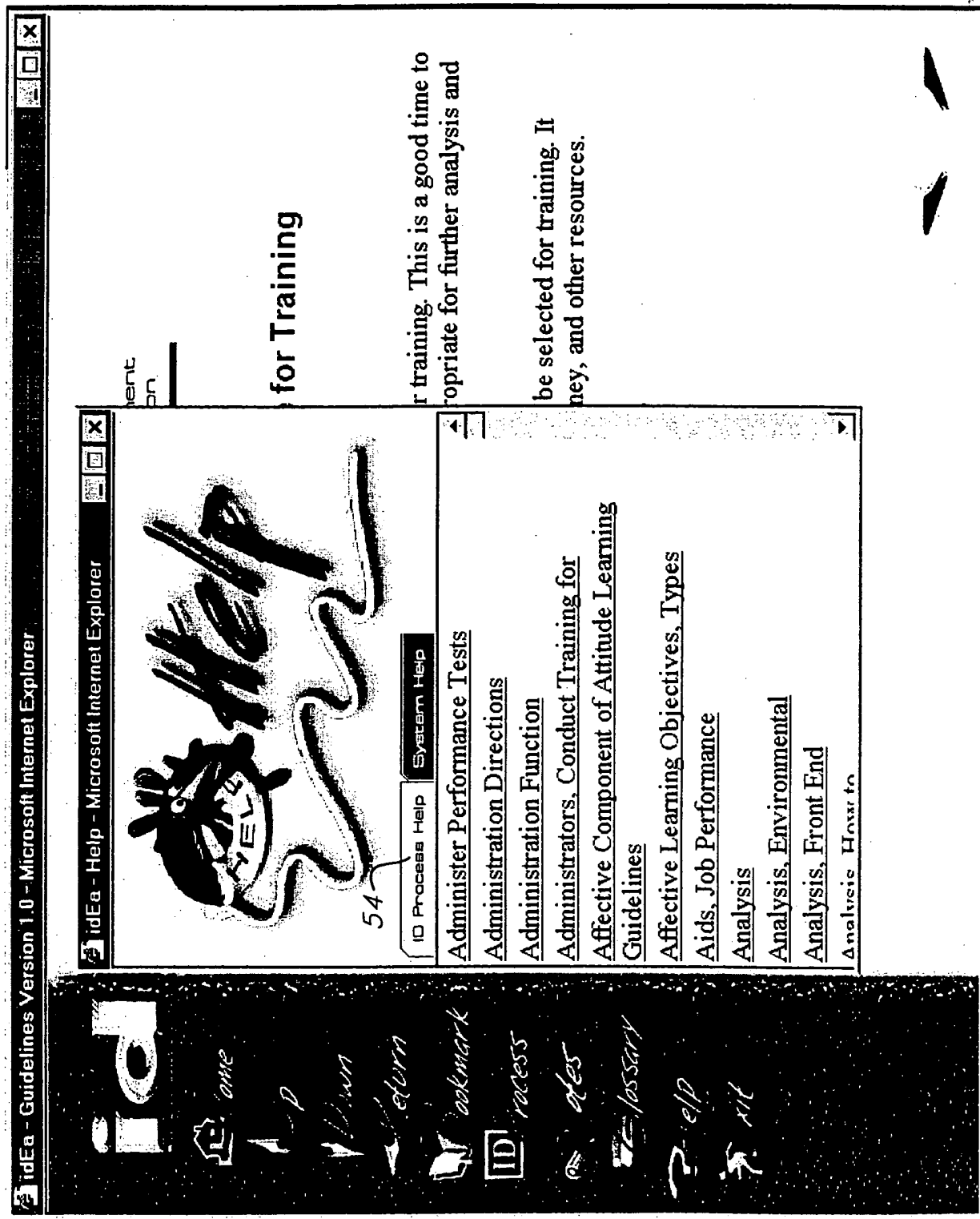


Fig. 13L

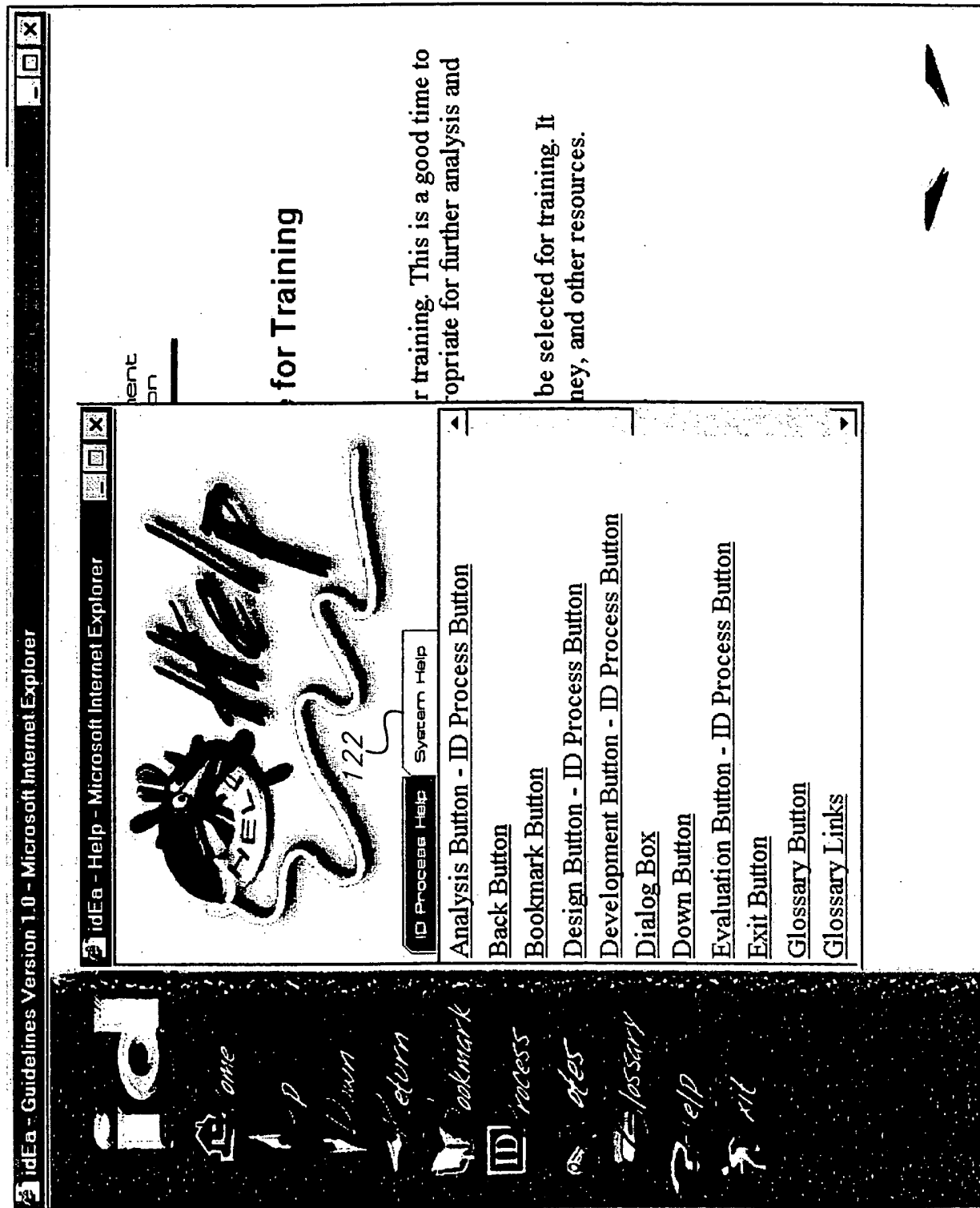


Fig. 13M

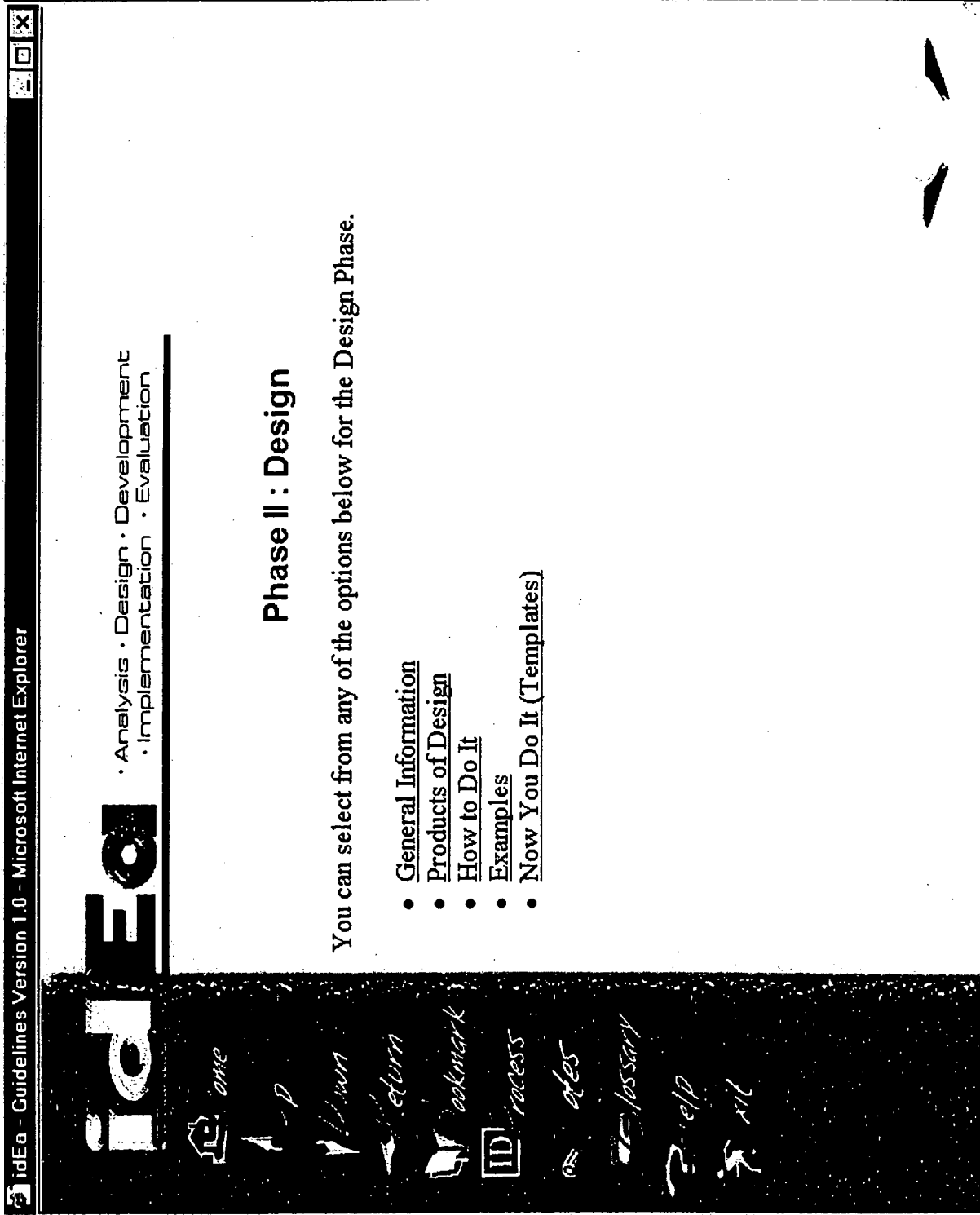
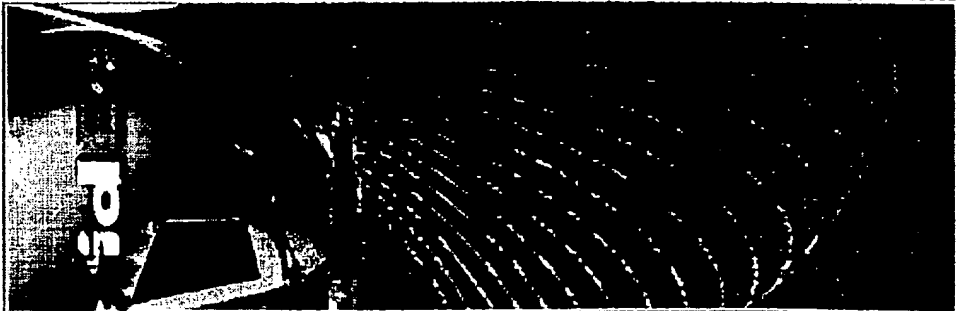


Fig. 13N



File Edit Help

IdEa Analysis Templates - New Document

Do An Analysis

This section helps you complete an analysis for your own training programs. What would you like to do?

Needs Assessment

☒ Needs Assessment

☐ Needs Analysis

☐ Education Analysis

☐ Learning Analysis

☐ Job Analysis

☐ Task Analysis

☐ Learner Analysis

☐ Resource Analysis

☐ Existing Materials Analysis

Home

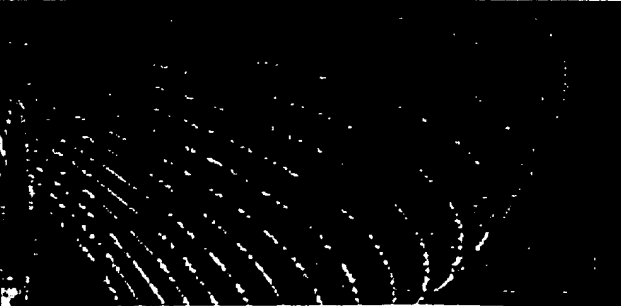
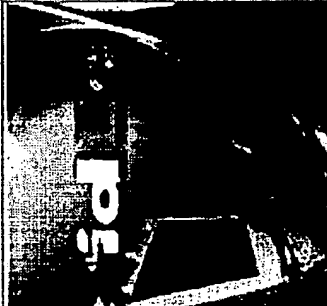
Back

Next

Fig. 14A

idEa Analysis Templates - MCTFCU46

File Edit Help



Needs Assessment

Needs assessment begins with identifying the problem or need. For training, you are looking for instructional needs - lack of skills, knowledge and attitudes required to perform an activity, task, or job adequately. Use the following templates to help you complete your needs assessment.

- ☐ Determine the purpose and use of needs assessment
- ☒ Decide on the scope of needs assessment and methodology
- ☐ Decide whose needs are to be assessed
- ☐ List all the people involved in the needs assessment
- ☐ Decide who will perform the needs assessment
- ☐ Determine the best method for the assessment
- ☐ Conduct the assessment
- ☐ Develop the needs assessment report

Home

Back

Next

Fig. 14B

Scope of Needs Assessment and Methodology You Will Use

Making these decisions up-front will help you identify resources, time, and budget to ensure a successful needs assessment.

The Number of People Who Will Be Involved.

Debra Fry
Dominique Villamizar
Glen Lomax
Jane Wescott
Designated Tellers
Designated Supervisors of Tellers
Other individuals identified by MCT FCU

Describe the Demographic Make-up of Those Involved.

Describe How You Will Reach Participants. Check All That Apply.

☐ E-mail ☐ Letter
☐ Fax ☒ Interview

Next

Back

Home

Fig. 14C

Focus Groups	How Information Will Be Used
Basis for Decision	<input type="radio"/> Yes <input checked="" type="radio"/> No
Not appropriate for this task.	
Interviews	How Information Will Be Used
Basis for Decision	<input checked="" type="radio"/> Yes <input type="radio"/> No
There is a need to talk with supervisors, managers, trainers, and job holders to get the basic information about the job, tasks, skills, and supporting knowledge required. Once this information is gathered, reviewed, and analyzed, interviews are used in the process of verification, validation, and certification of the training to support the	

Home

Fig. 14D

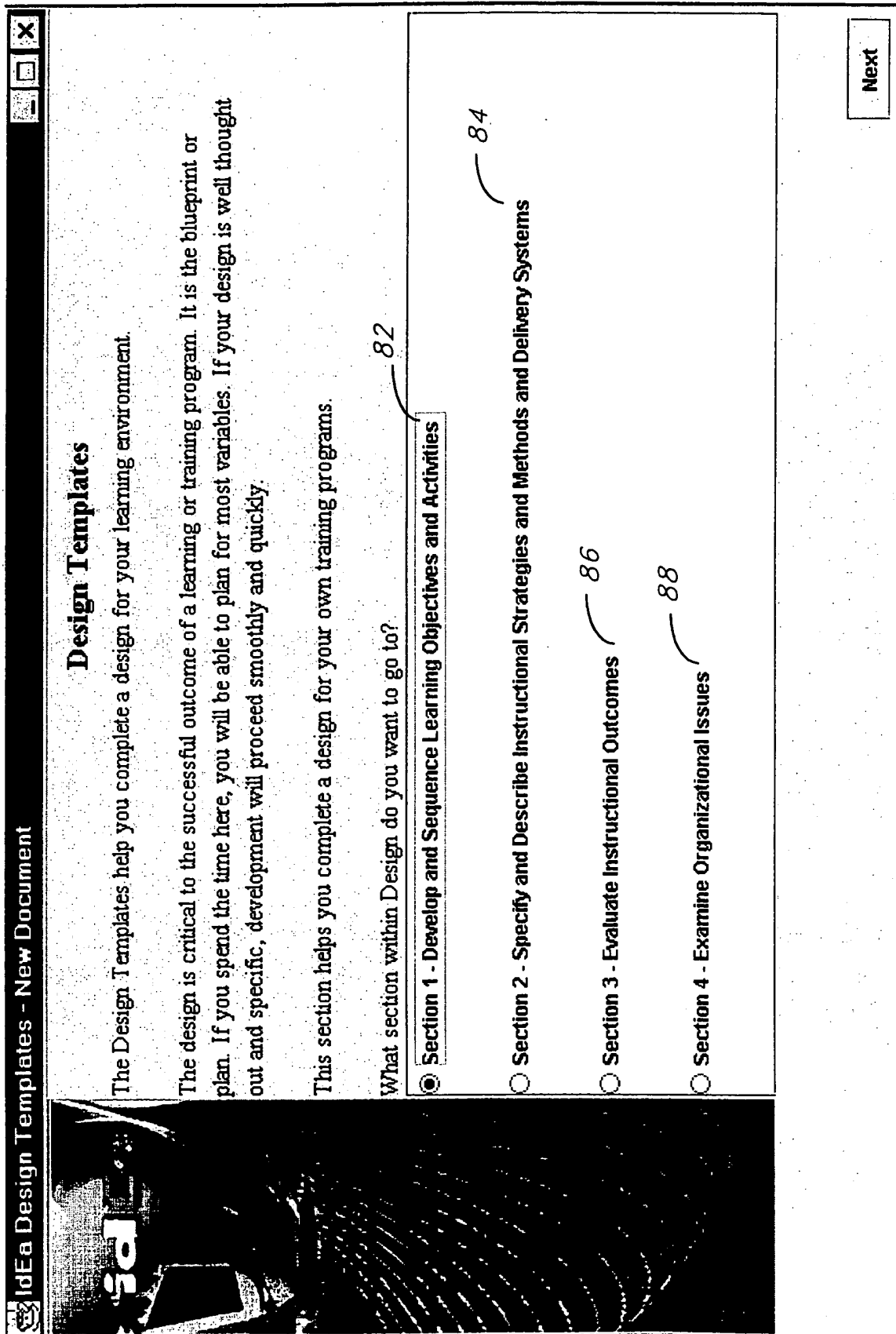


Fig. 15A



Begin Design Templates

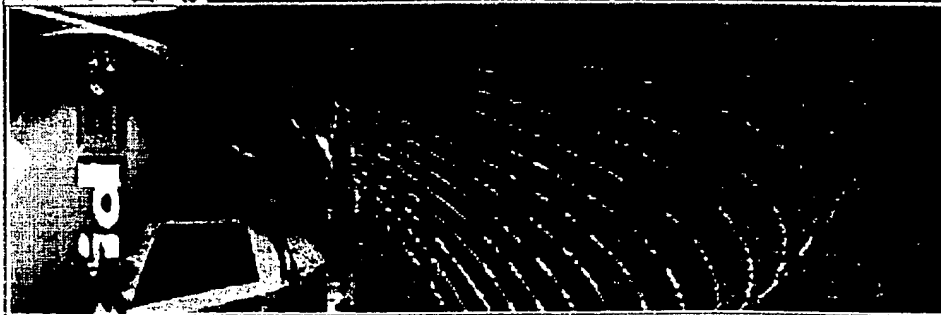
What would you like to do?

- * Click here if you have completed the Analysis templates. Select the Analysis file for the project you wish to open. (Your information will carry to the Design templates.)

- * Click here if you have not completed the Analysis templates and do not want to complete Analysis activities. You will begin the Design.

You will note certain Design Templates that advise you to make any changes in the Analysis Templates since the information is sorted, compiled, filtered, and carried down to the Design Templates. It is recommended that you do this, IF you think you will complete analysis activities for this effort; however, you do not have to do this. You can begin with the Design. If at a later point, you do decide to complete analysis activities, just save your input to a different file.

Fig. 15B



Develop and Sequence Learning Objectives

The first activity in the Design Phase is to develop objectives for every major item, and to correlate the learning environment with the performance objectives. Then you begin to sequence the objectives, instruction, and learning activities. You can use the templates to help you with the following tasks.

- ☒ Develop Learning Objectives
- ☐ Correlate the Learning Environment with the Performance Objectives
- ☐ Sequence Instruction, Learning Activities, and Objectives

Next

Back

Home

Fig. 15C

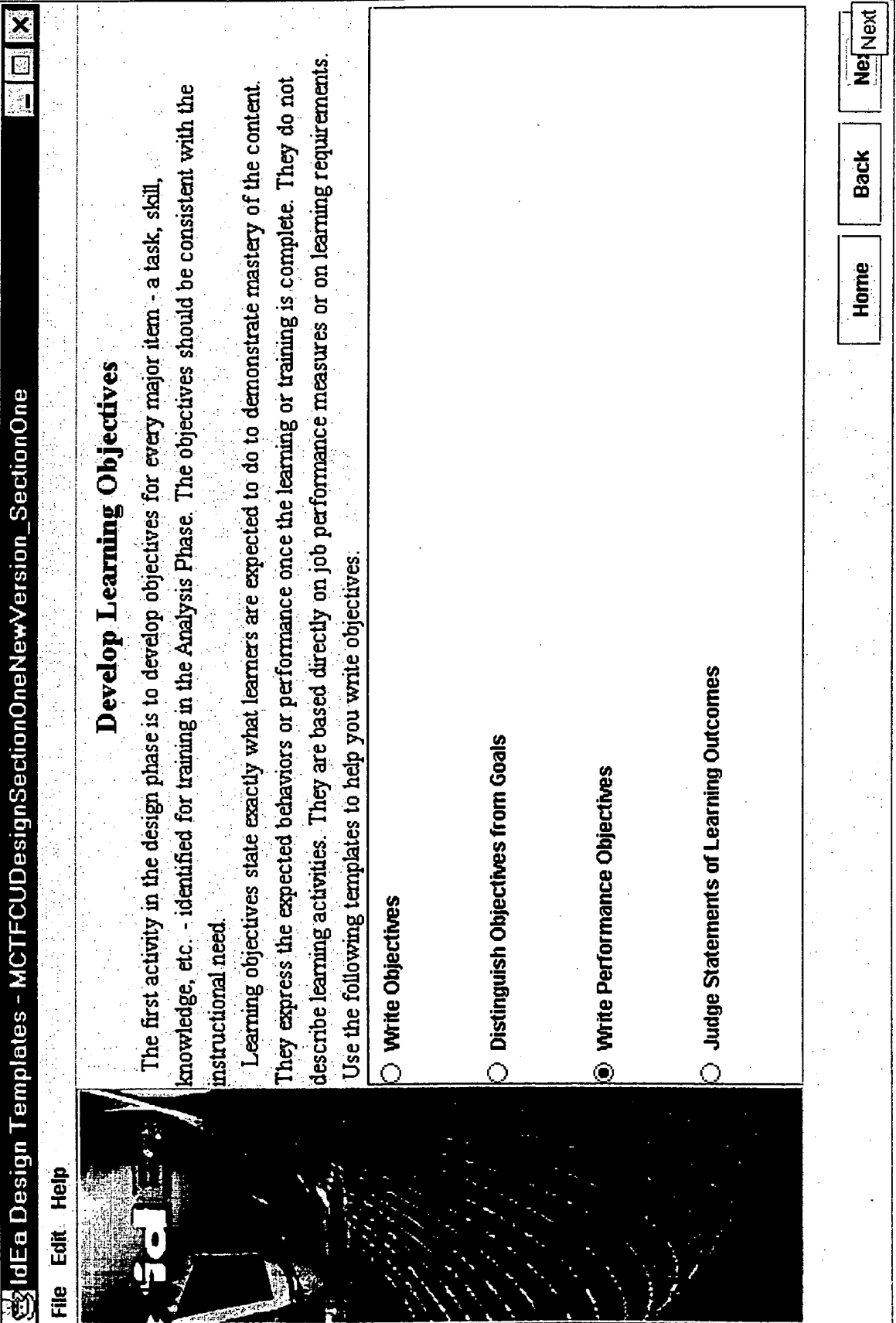


Fig. 15D

idEa Design Templates - MCTFCUDesignSectionOneNewVersion_SectionOne

File
Edit
Help

Write Performance Objectives

Performance objectives - terminal and learning performance objectives and enabling objectives - define what learners must be able to do at the end of the learning.

Task1	Follow appropriate cash handling procedures.
Learned Capability	Count cash three times.
Conditions	<p>Given the daily routines in the branch.</p> <p>Members count cash three times using the cash ticket and having the member sign the deposit slip, particularly when the member is getting cash back, with 85% accuracy. Initially as teller level 1, they receive assistance.</p> <p>Tellers follow all starting the day procedures with 85% accuracy.</p> <p>Tellers follow all closing the day procedures with 85% accuracy.</p> <p>Members come to the teller window and as part of the member's transactions, they count cash to give to the member.</p> <p>As part of the starting the day procedures, tellers login to Symitar and purchase cash from the vault. They also set up the cash drawer with no more than \$20,000 and position the bait money.</p> <p>Tellers follow end of the day procedures, and verify and strap currency, and handle end of the day cash procedures.</p>
Standards	
Cues	

Home

Back

Next

Fig. 15E

Determine Instructional Resources

Resources are critical factors in the instructional system. They need to be reviewed and analyzed from the initial planning through instructional development, implementation, and evaluation and maintenance. It is important to match the anticipated instructional requirements with resources appropriate to the instructional setting as early as possible. The success of a learning/training program often depends on the adequacy and timeliness of these resources.

Human Resources	Availability	Who Is Responsible
Trainer	X Yes ___ No	Director of Technical Training Programs
Head teller		
Assistant Branch Manager or Branch Manager		
N/A	X Yes ___ No	
Facilities	Availability	Who Is Responsible
Training room	X Yes ___ No	Director of Technical Training Programs, Trainer, Director of Facilities, Branch Manager, Head Teller
Computer lab		
Branch for OJT		
N/A	___ Yes ___ No	
Equipment	Availability	Who Is Responsible

Fig. 15F

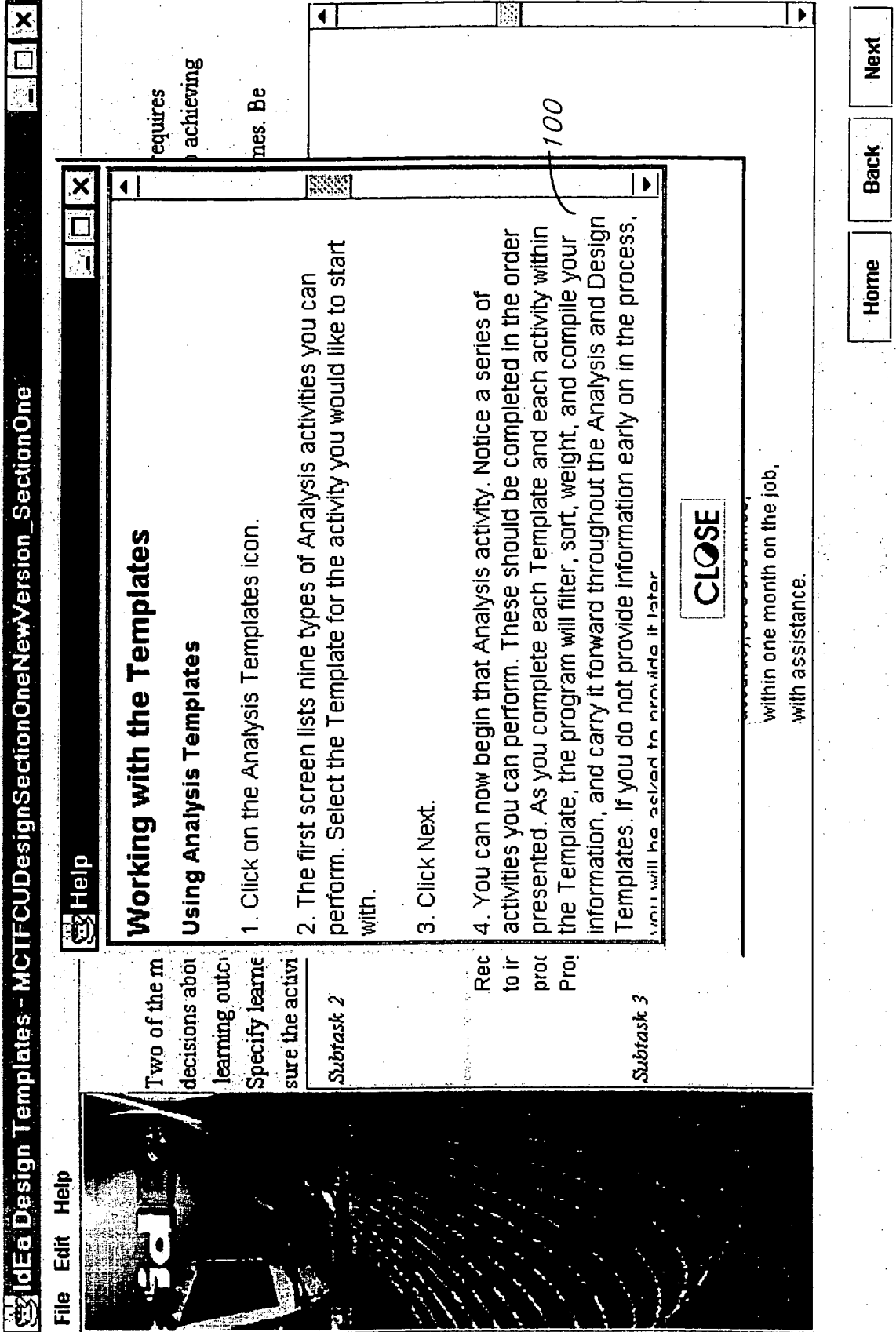


Fig. 15G



Ending and Closing Section 1 of the Design Templates

You have completed Section 1 of the Design Templates – Develop and Sequence Learning Objectives. You are now ready to proceed to Section 2.

However, there are some logistical tasks you must complete before moving on. The Design Templates are very robust in the work they allow you to do. They perform a lot of computations and compilations based on the decisions you make and the information you input. The Templates have been divided into four sections in order to make your work easier and give you more flexibility. The Templates are able to process a lot of information more quickly in this format.

Since you have completed a great deal of work, it is very important that you save it before continuing with Section 2. You will have the same flexibility to edit, change, and/or print as you have with the Analysis Templates. The information you entered here will be available to you in Section 2 in its compiled form so you can continue with instructional strategies and methods – but only if you *SAVE* it. If you close without saving, your work and the work completed by the Templates will be lost.

Save your work – give your file a name. It will save as a text and an HTML file.

- Click here to save
- Click here to begin Section 2

Fig. 15H



Design Templates – Section 2 Introduction

This section of Design Templates takes all the work you completed in Section 1 and that has been weighted and compiled by the Templates to produce sequenced performance objectives, learning activities, and instruction. The Templates in Section 2 will help you specify and describe instructional strategies and methods, and delivery strategies.

What would you like to do?

- If you have completed Section 1 of the Design Templates, click [here](#) to open the file where you saved your work for Section 1 and begin Section 2 of the Design Templates.
- If you have not yet completed Section 1 of the Design Templates you must do so before continuing with this Section. Click [here](#) to go to Section 1.

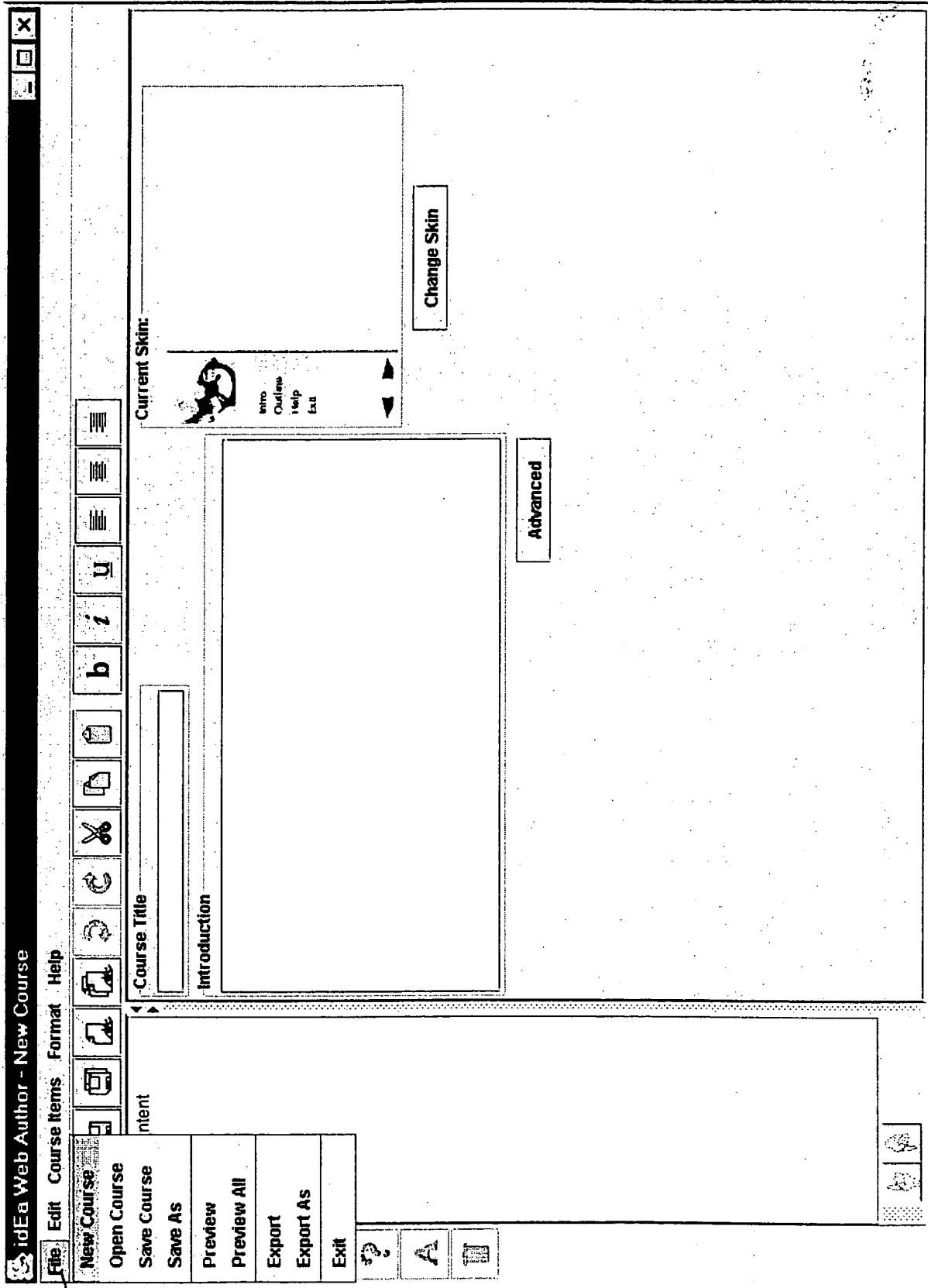


Fig. 16A

128 130 132 134 136 138 140 142

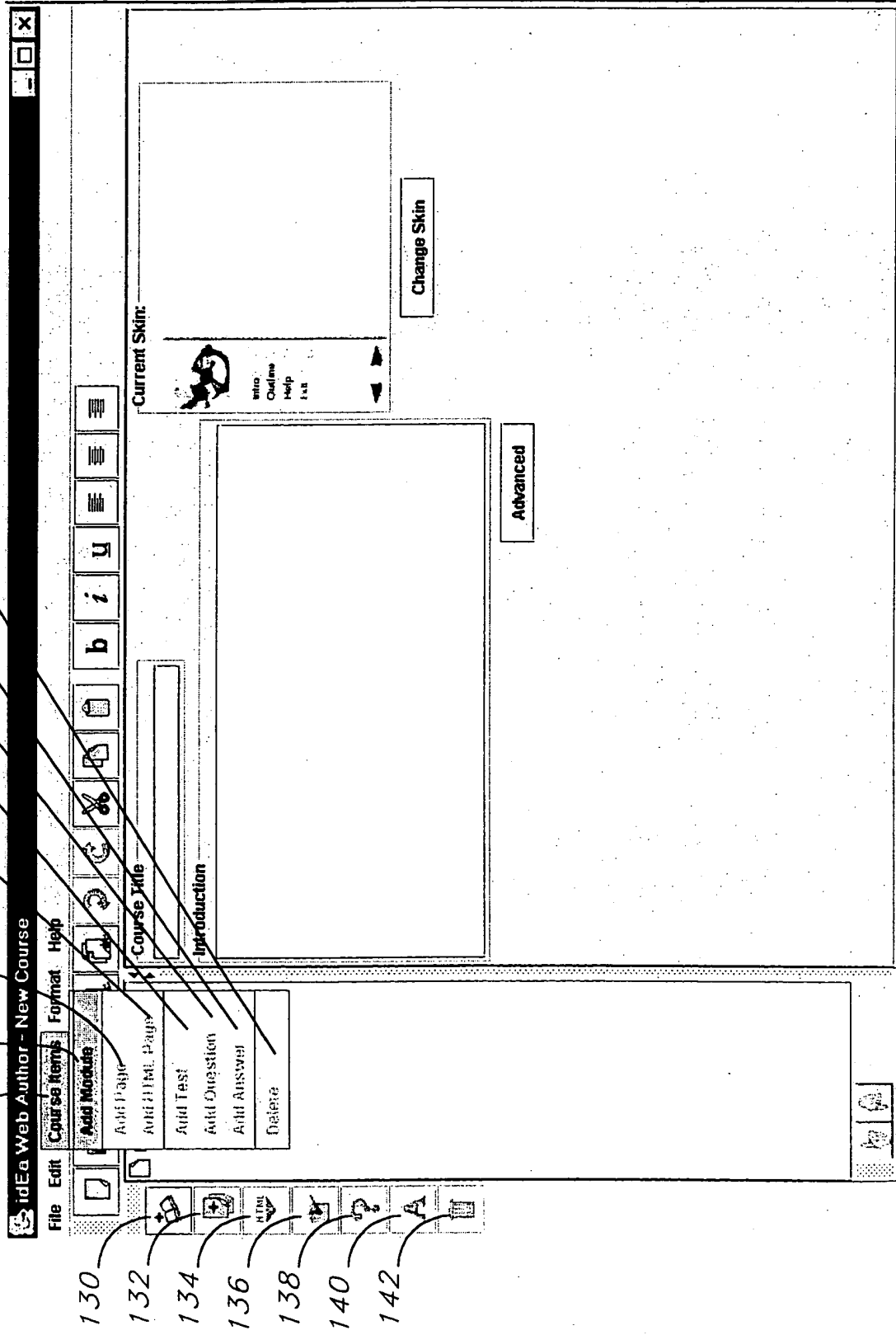


Fig. 16B

144 146 148 150

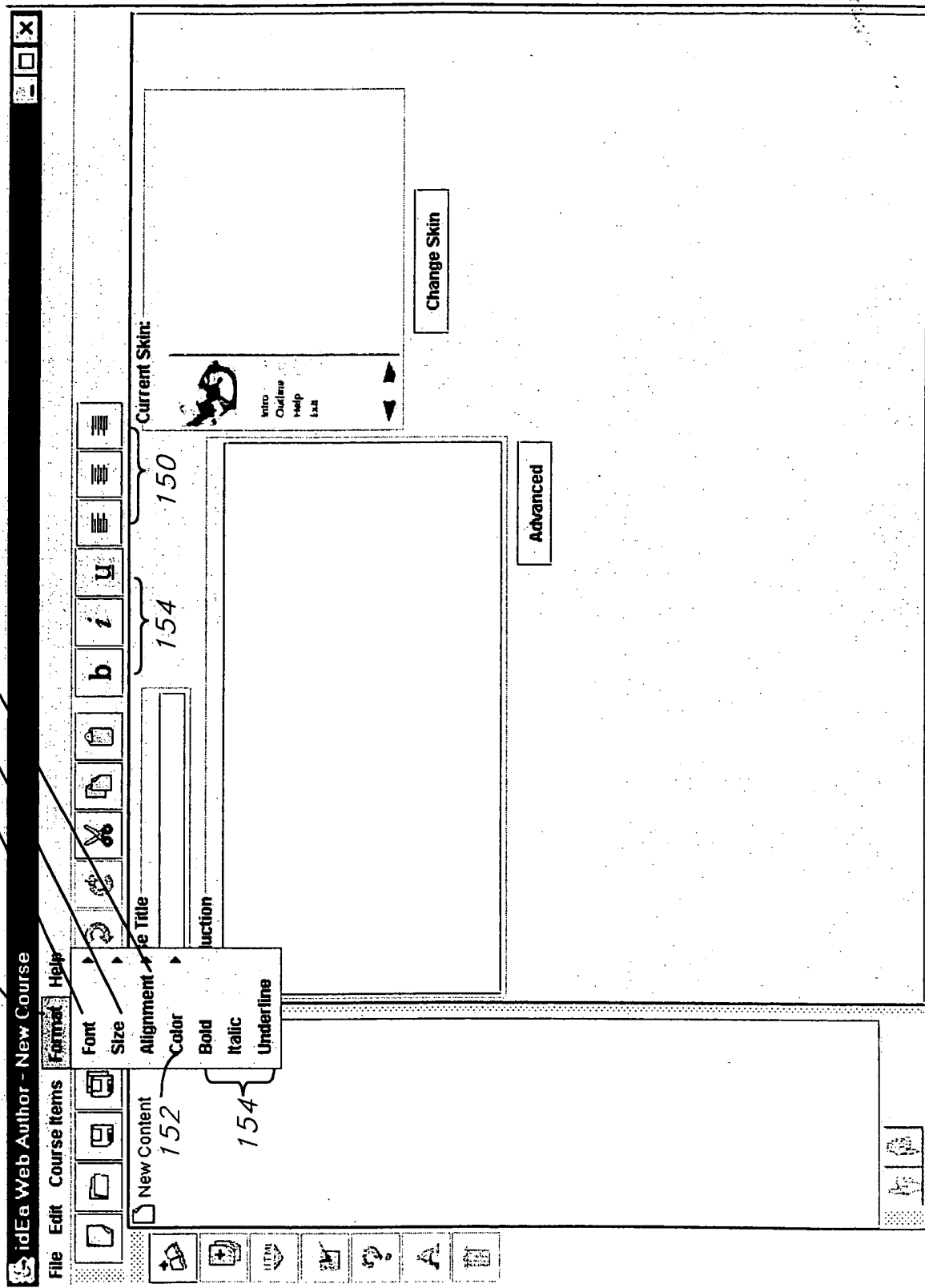


Fig. 16C

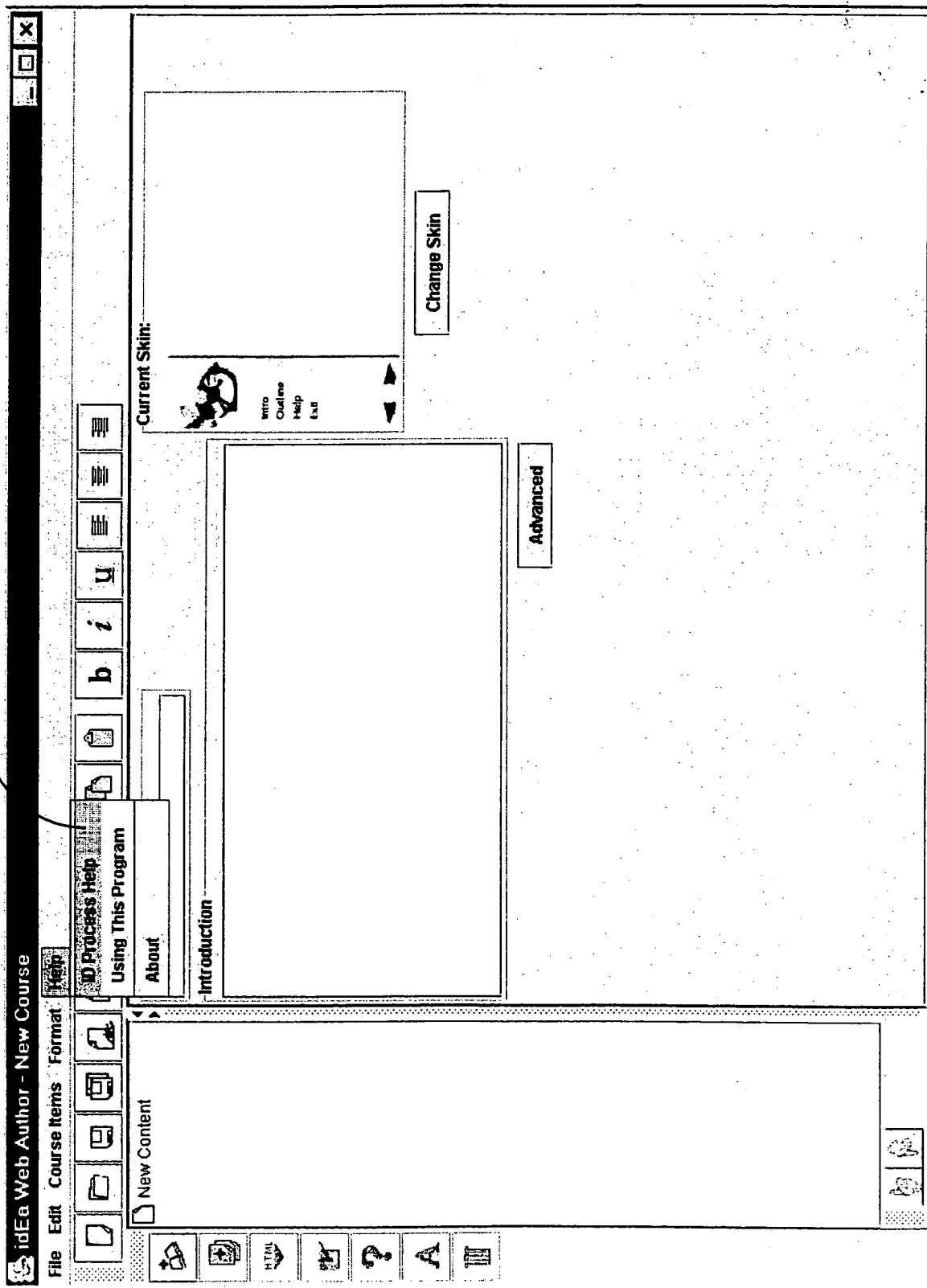


Fig. 16D

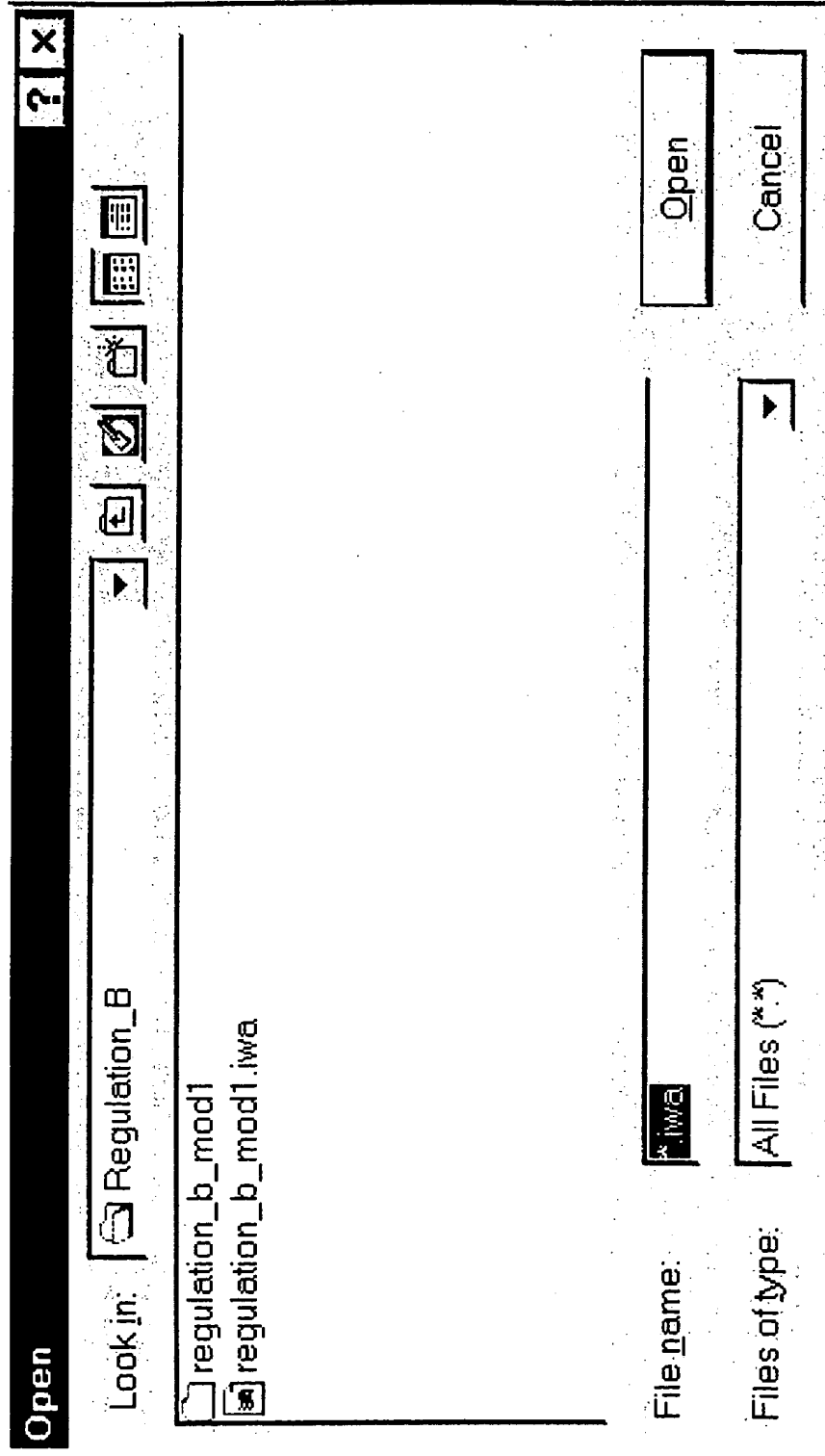


Fig. 16E

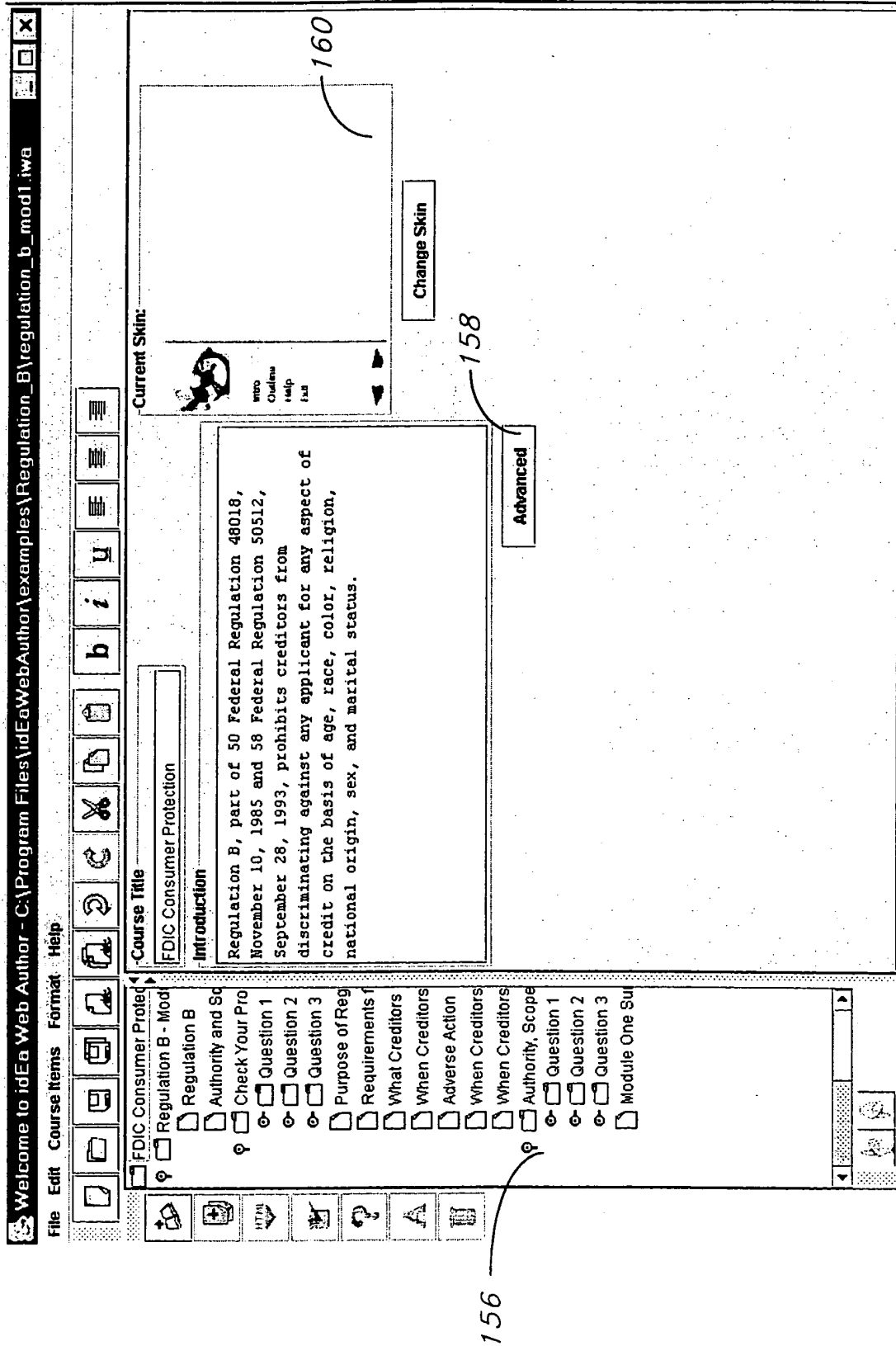


Fig. 16F

160

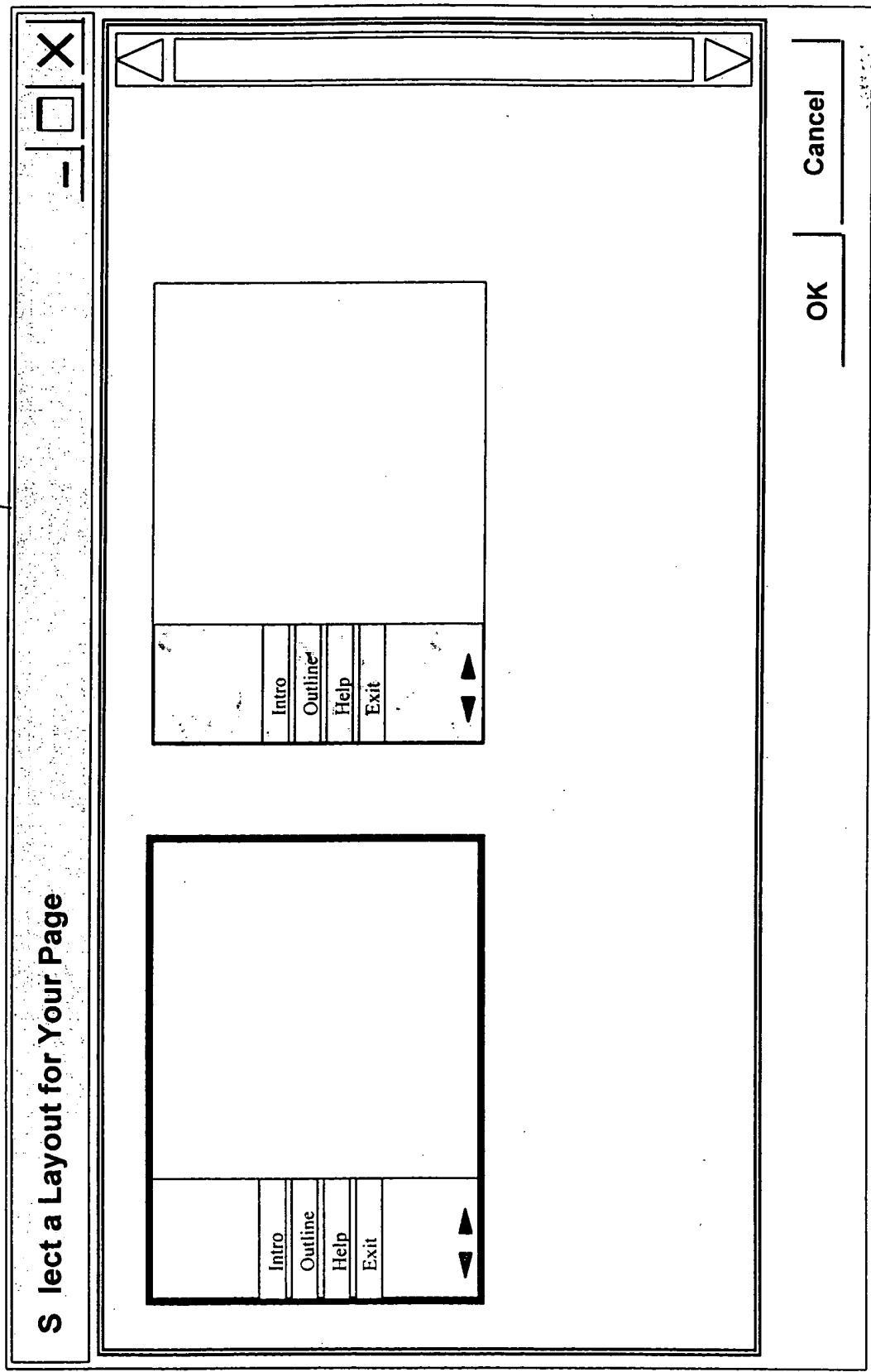


Fig. 16G

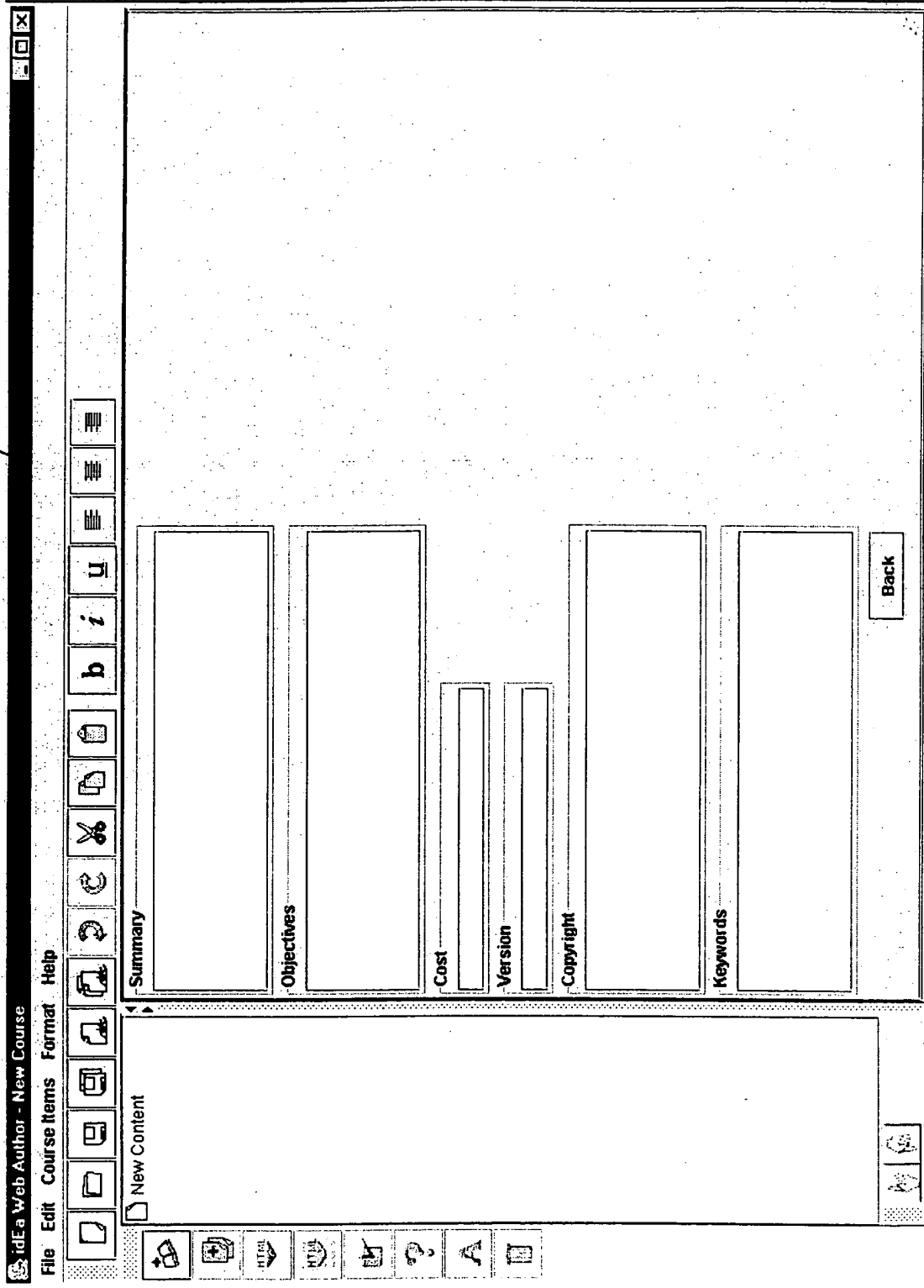


Fig. 16H

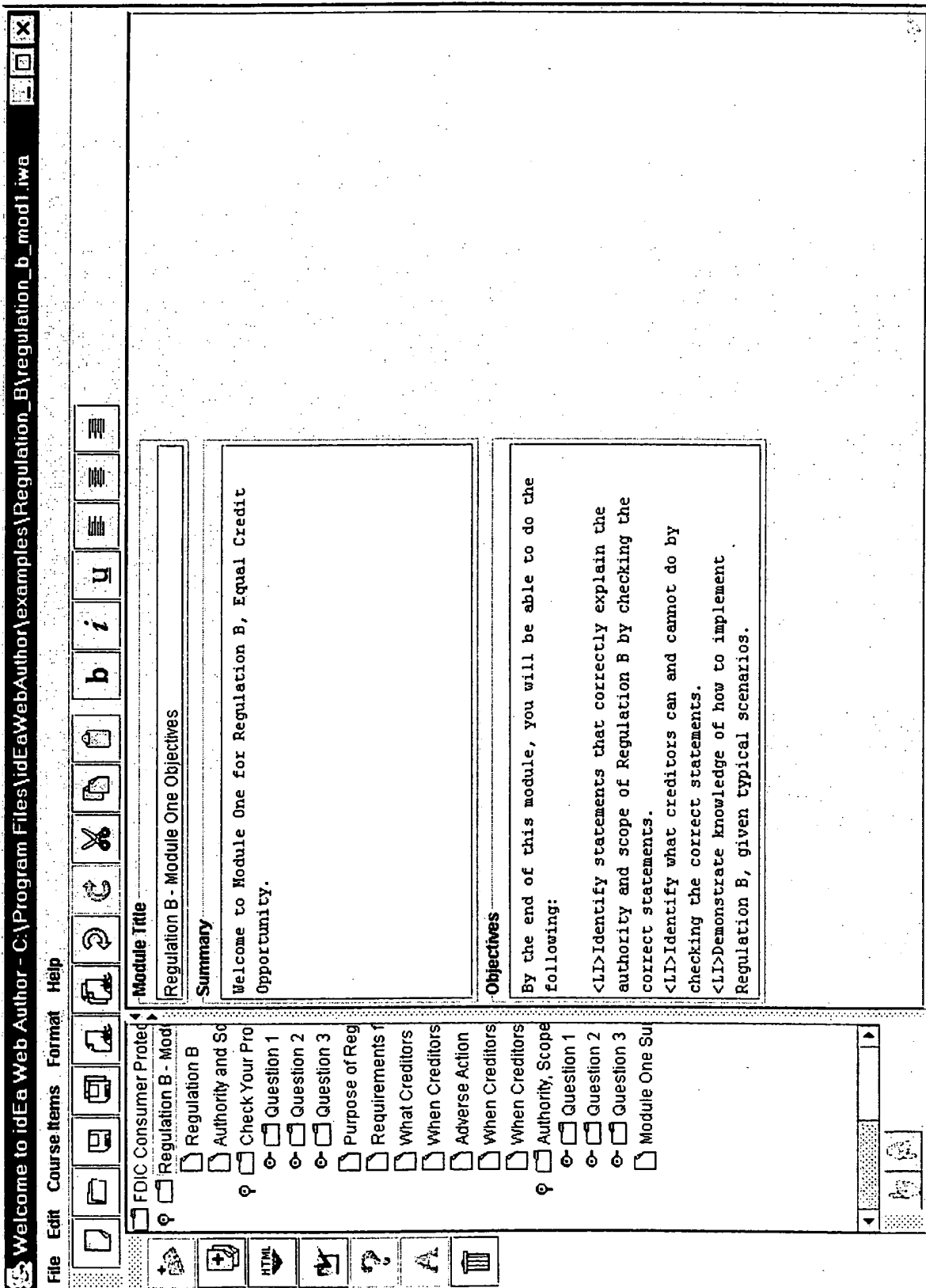


Fig. 161

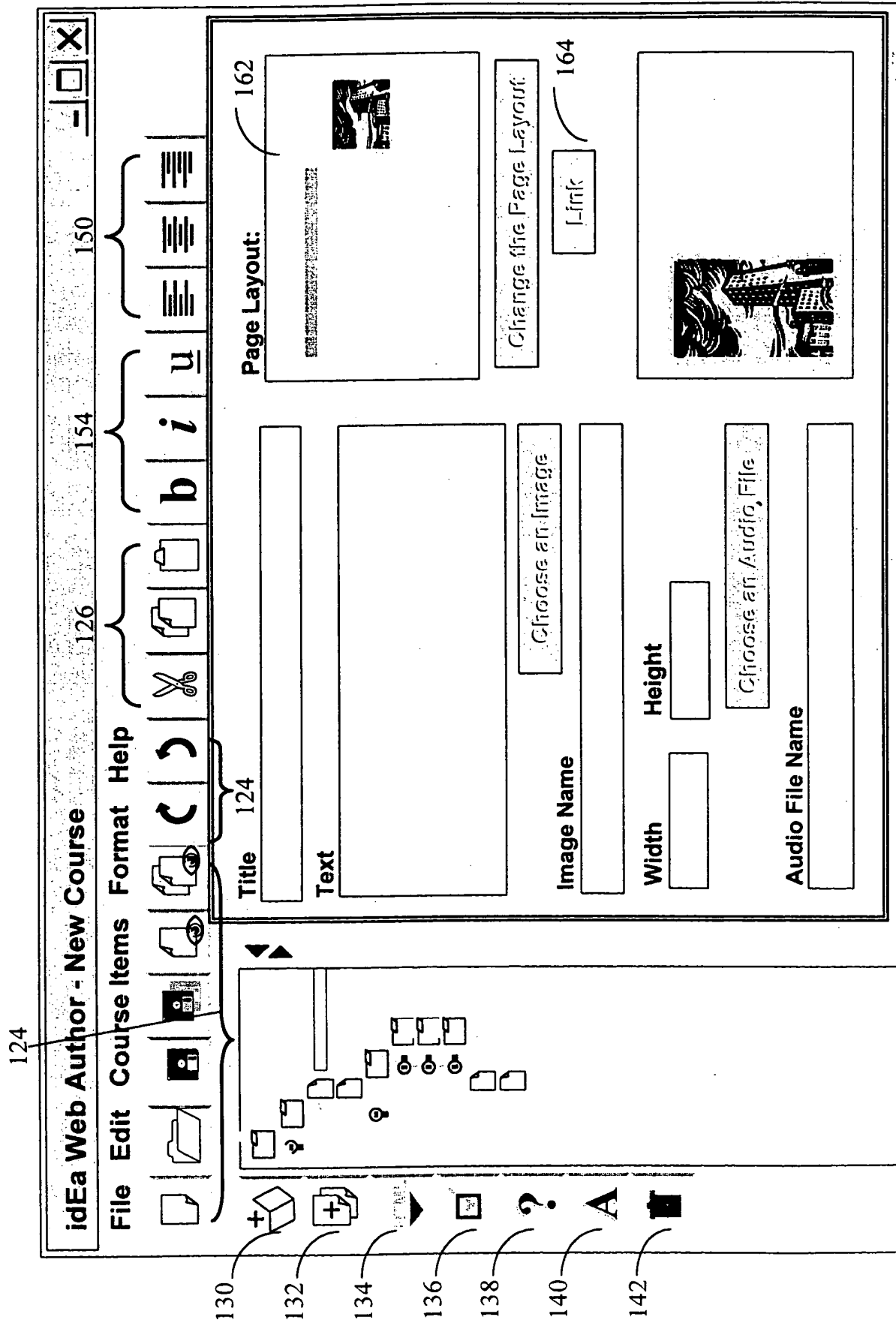


Fig. 16J

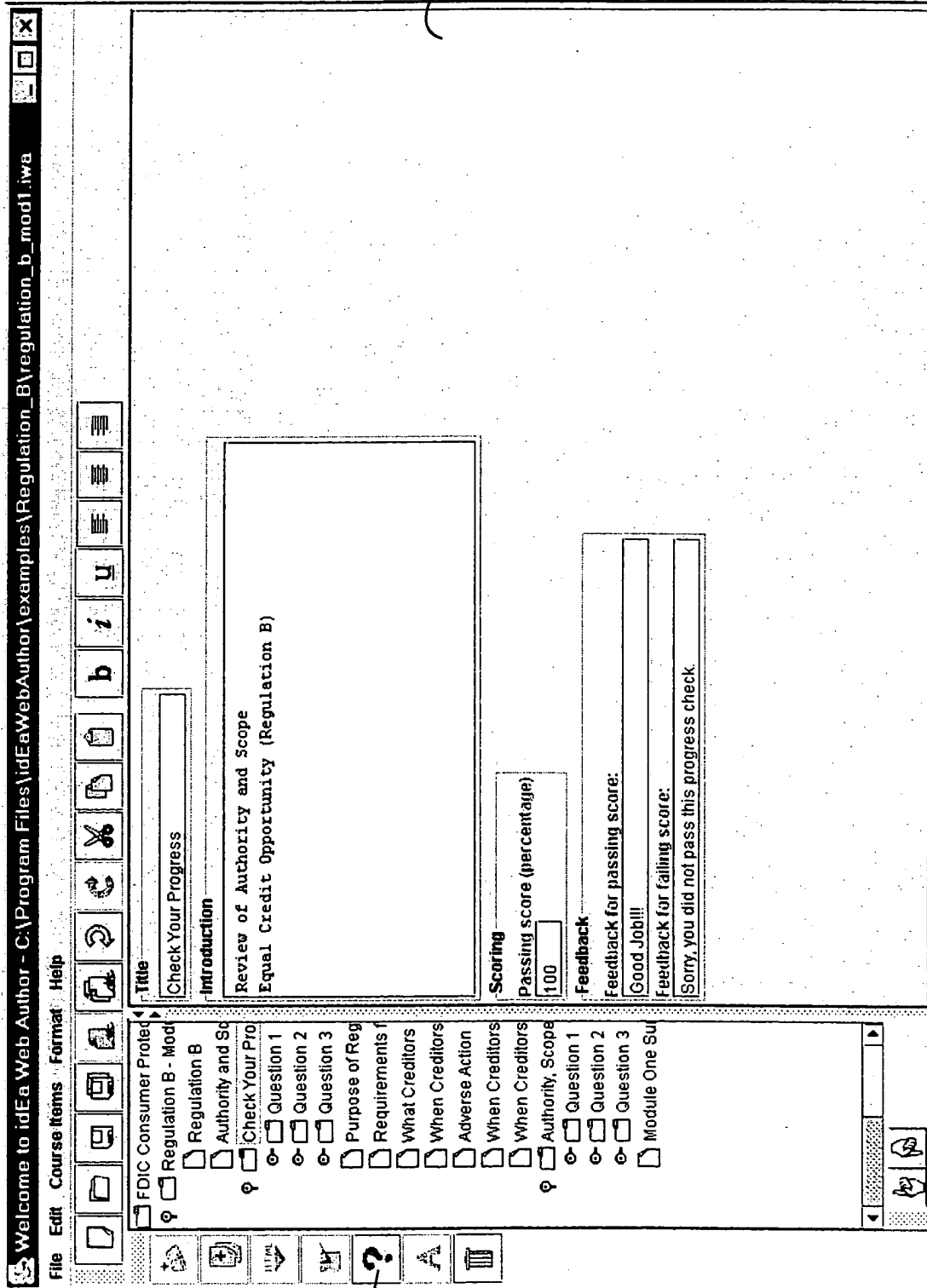


Fig. 16K

New Question [Minimize] [Maximize] [Close]

Select the Type of Question You Wish to Add.

- ☒ True/False
- ☐ Fill in the Blank
- ☐ Multiple Choice
- ☐ Matching
- ☐ Ranking
- ☐ Scenario

[OK] [Cancel]

Fig. 16L

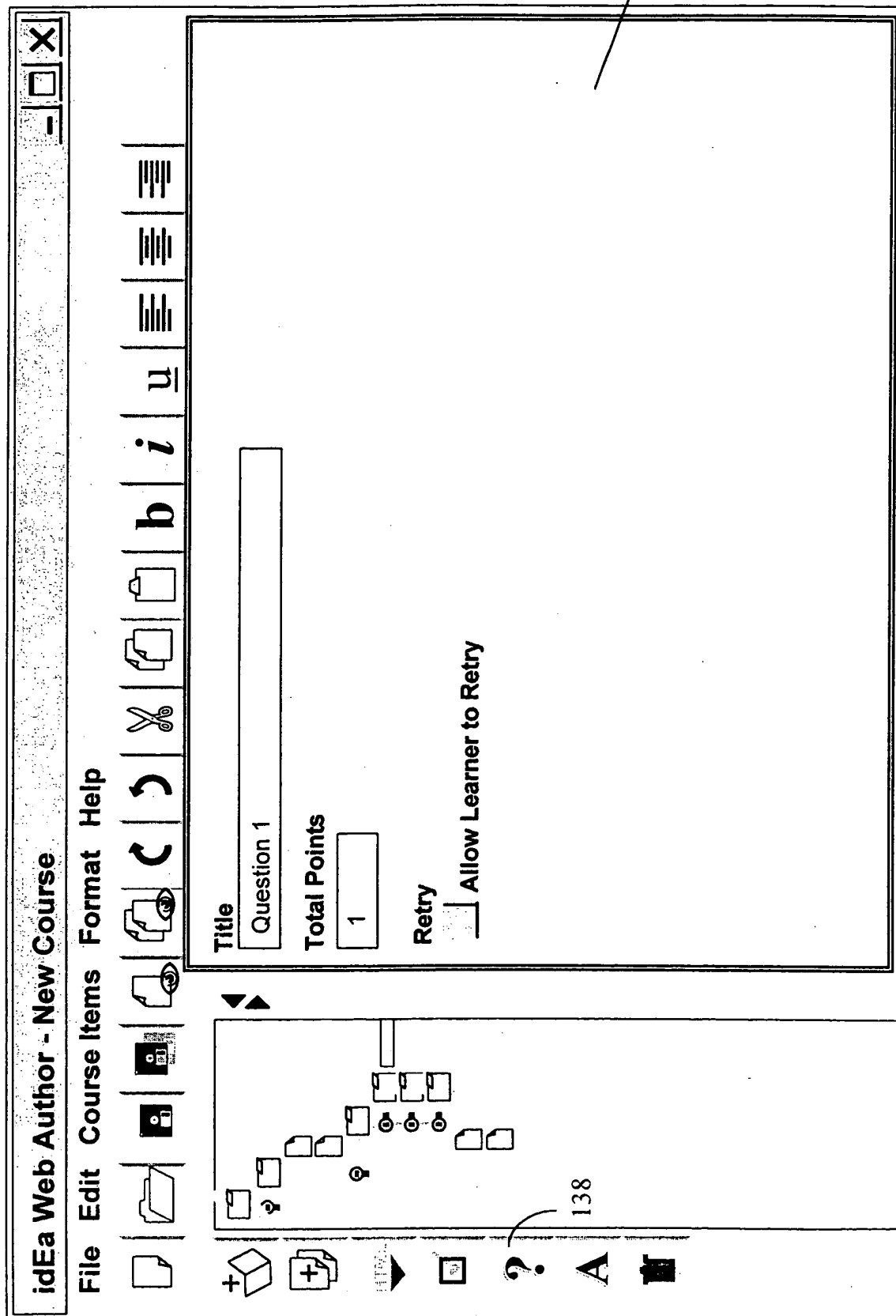


Fig. 16M

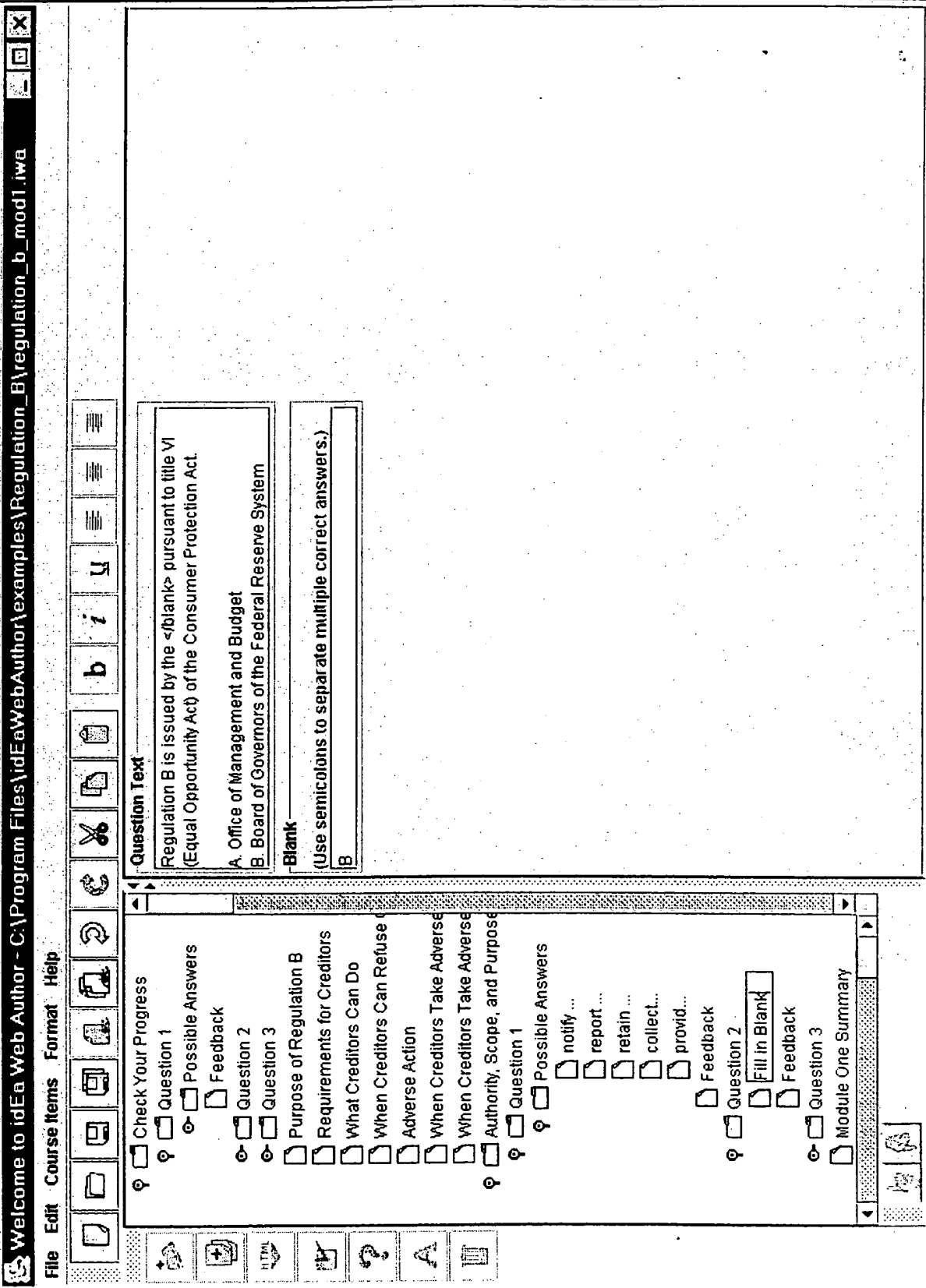


Fig. 16N



Regulation B - Module One Objectives



Summary

Welcome to Module One for Regulation B, Equal Credit Opportunity.

Intro

Outline

Help

Exit

166

168

Objectives

By the end of this module, you will be able to do the following:

- Identify statements that correctly explain the authority and scope of Regulation B by checking the correct statements.
- Identify what creditors can and cannot do by checking the correct statements.
- Demonstrate knowledge of how to implement Regulation B, given typical scenarios.

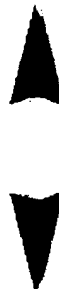



Fig. 17A



Intro

Outline

Help

Exit

FDIC Consumer Protection - Microsoft Internet Explorer

Table of Contents

FDIC Consumer Protection

Regulation B - Module One Objectives

- Regulation B
- Authority and Scope
- Check Your Progress
- Purpose of Regulation B
- Requirements for Creditors
- What Creditors Can Do
- When Creditors Can Refuse Credit
- Adverse Action
- When Creditors Take Adverse Action
- When Creditors Take Adverse Action
- Authority, Scope, and Purpose
- Module One Summary

Fig. 17B

166



Question #2

Regulation B is issued by the _____ pursuant to title VI (Equal Opportunity Act) of the Consumer Protection Act.

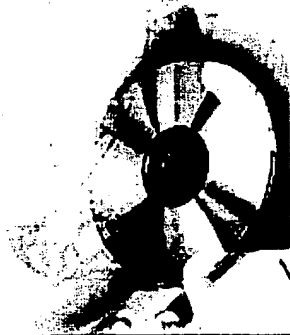
- A. Office of Management and Budget
- B. Board of Governors of the Federal Reserve System

Intro

Outline

Help

Exit



Type your answer:

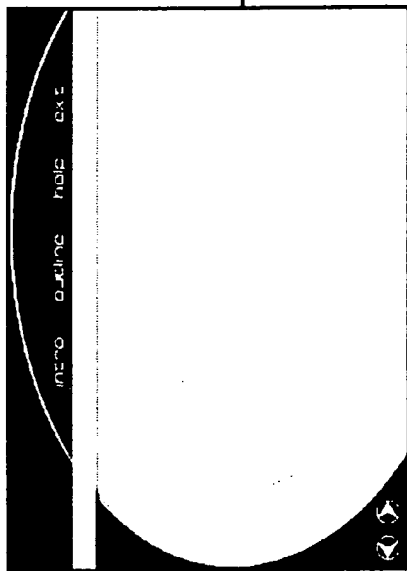
Submit

Clear

Feedback:

Fig. 17D

Compiled Course (Course Player)



JavaScript
(Navigation & Tracking)

XML
(Content, Images,
Multimedia)

Fig. 18

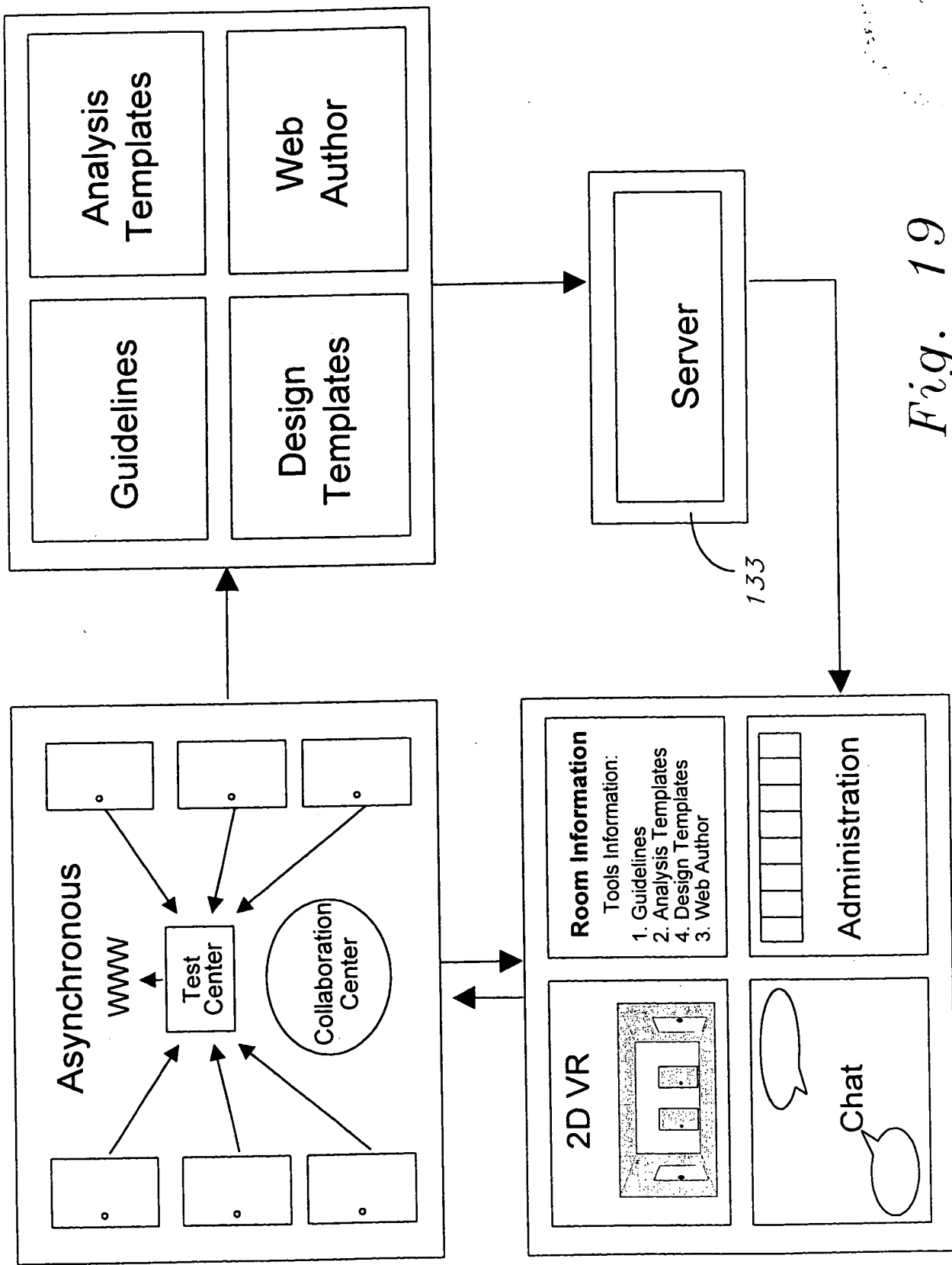


Fig. 19

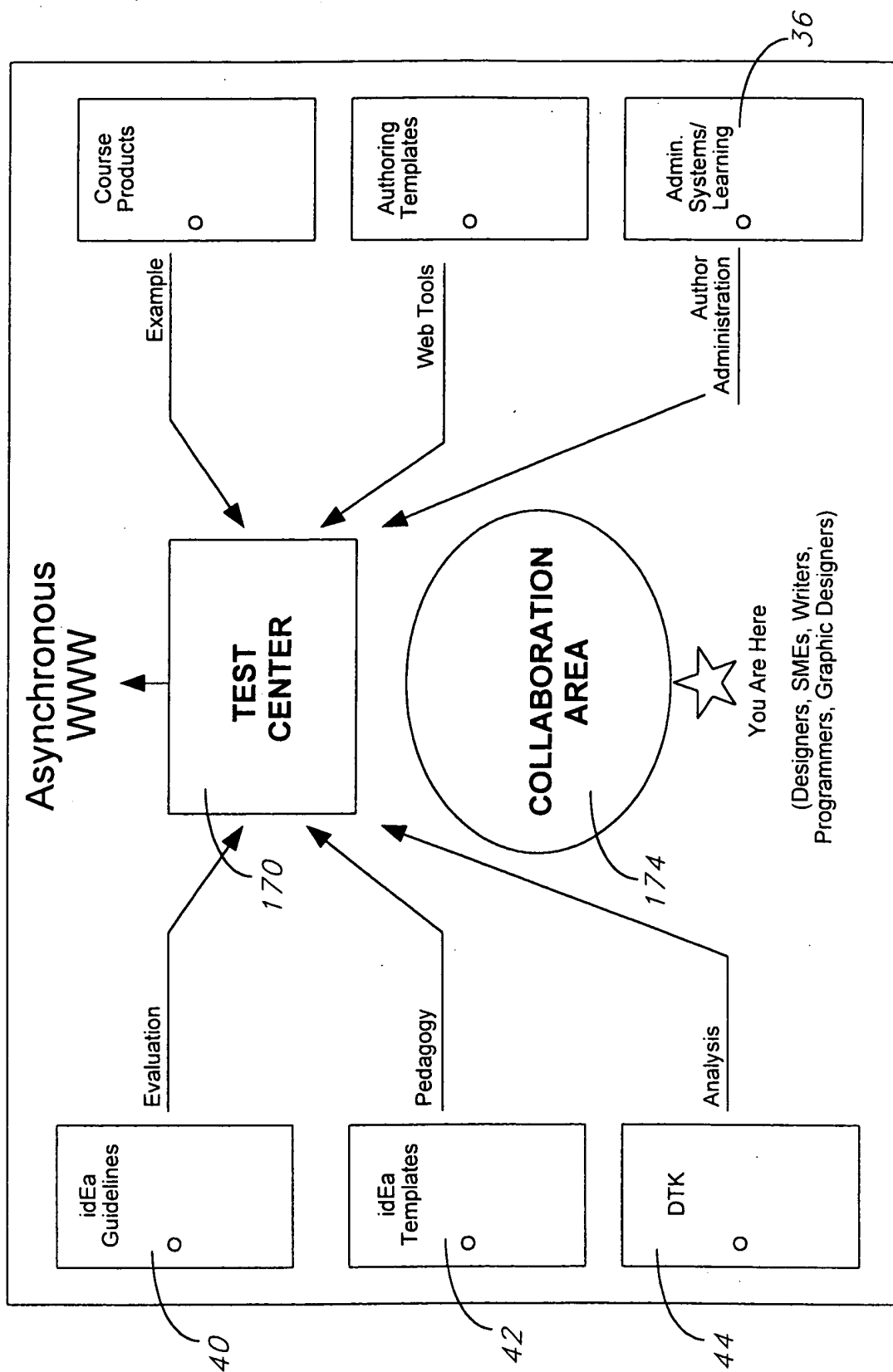


Fig. 20

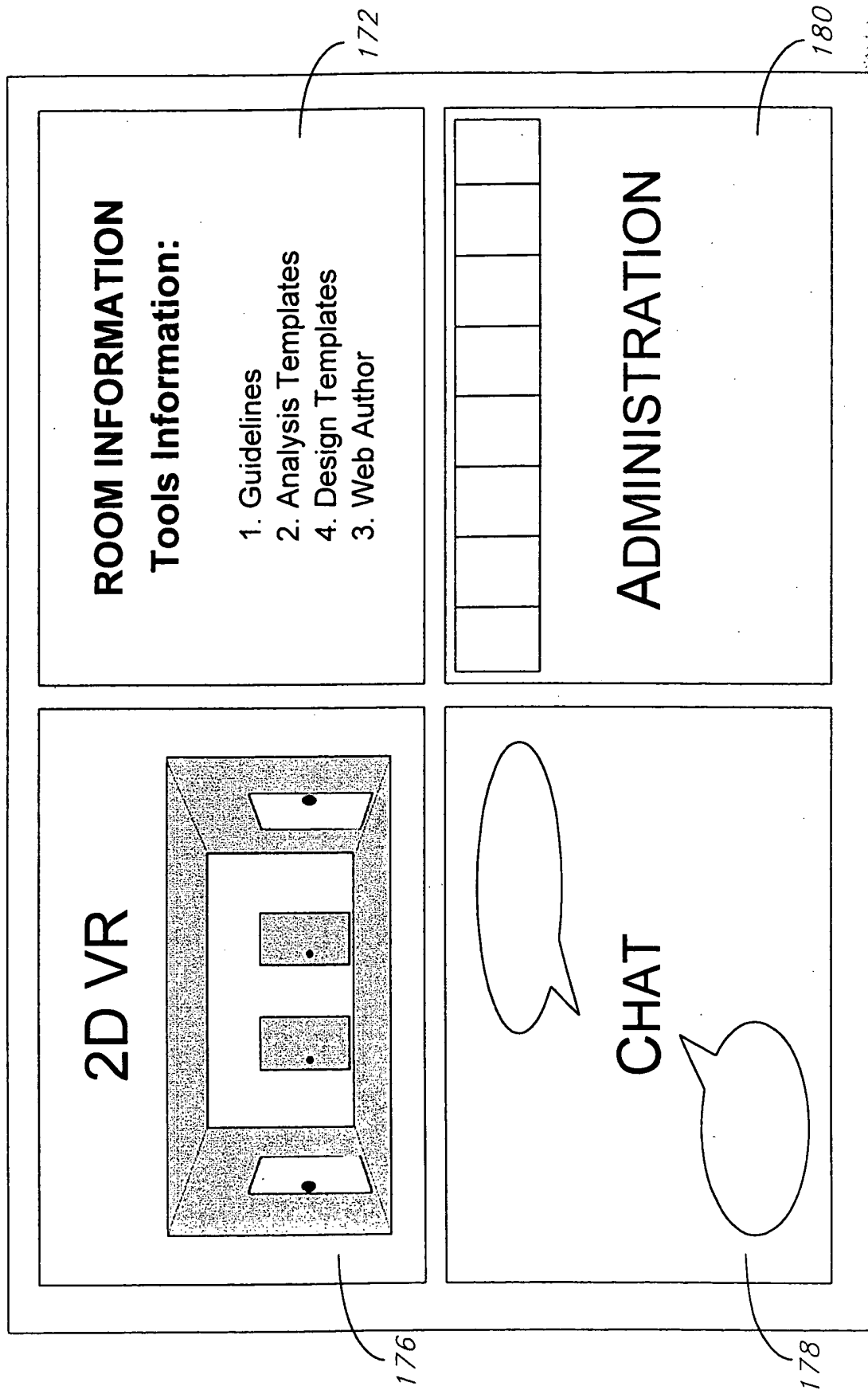


Fig. 21

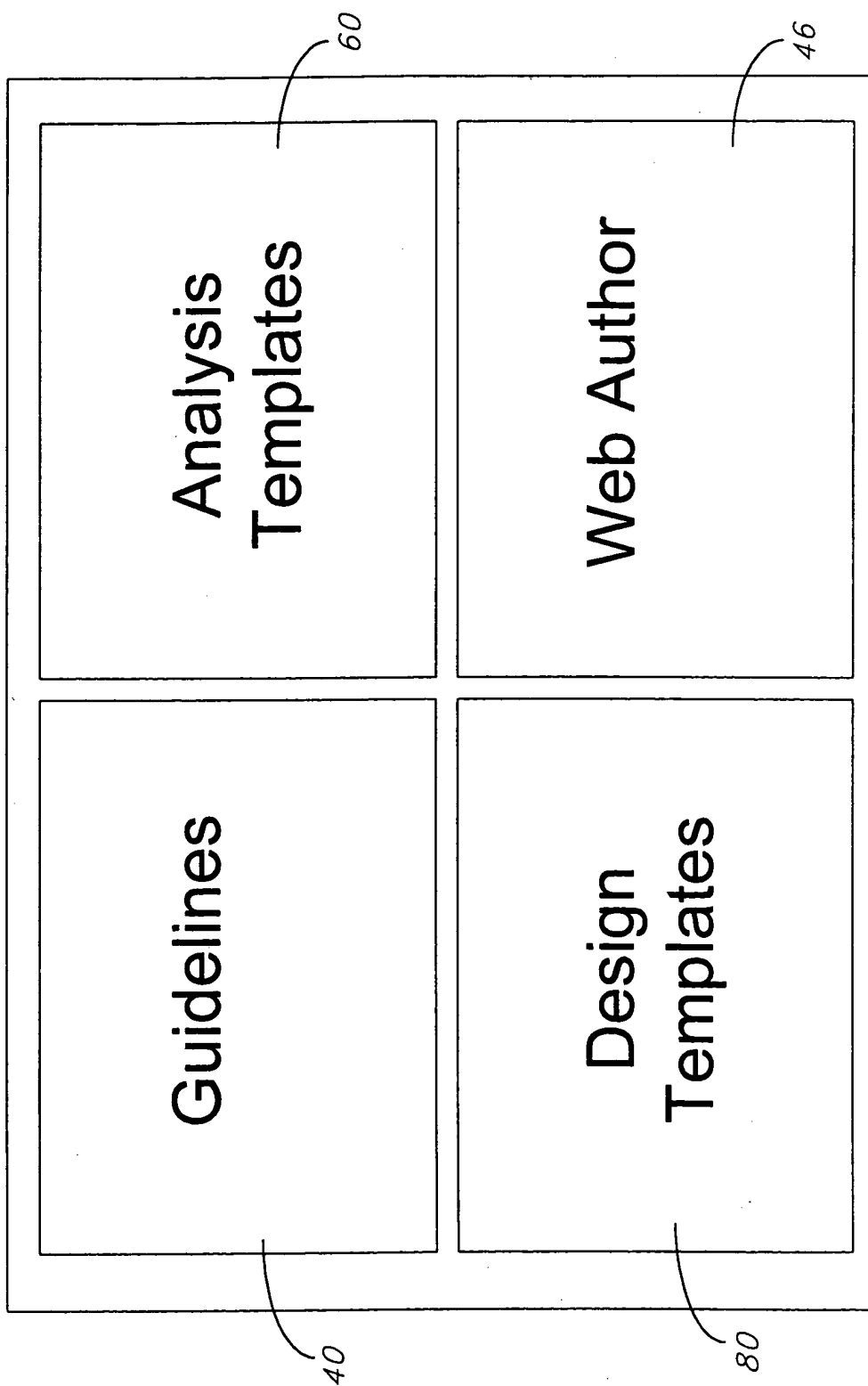


Fig. 22

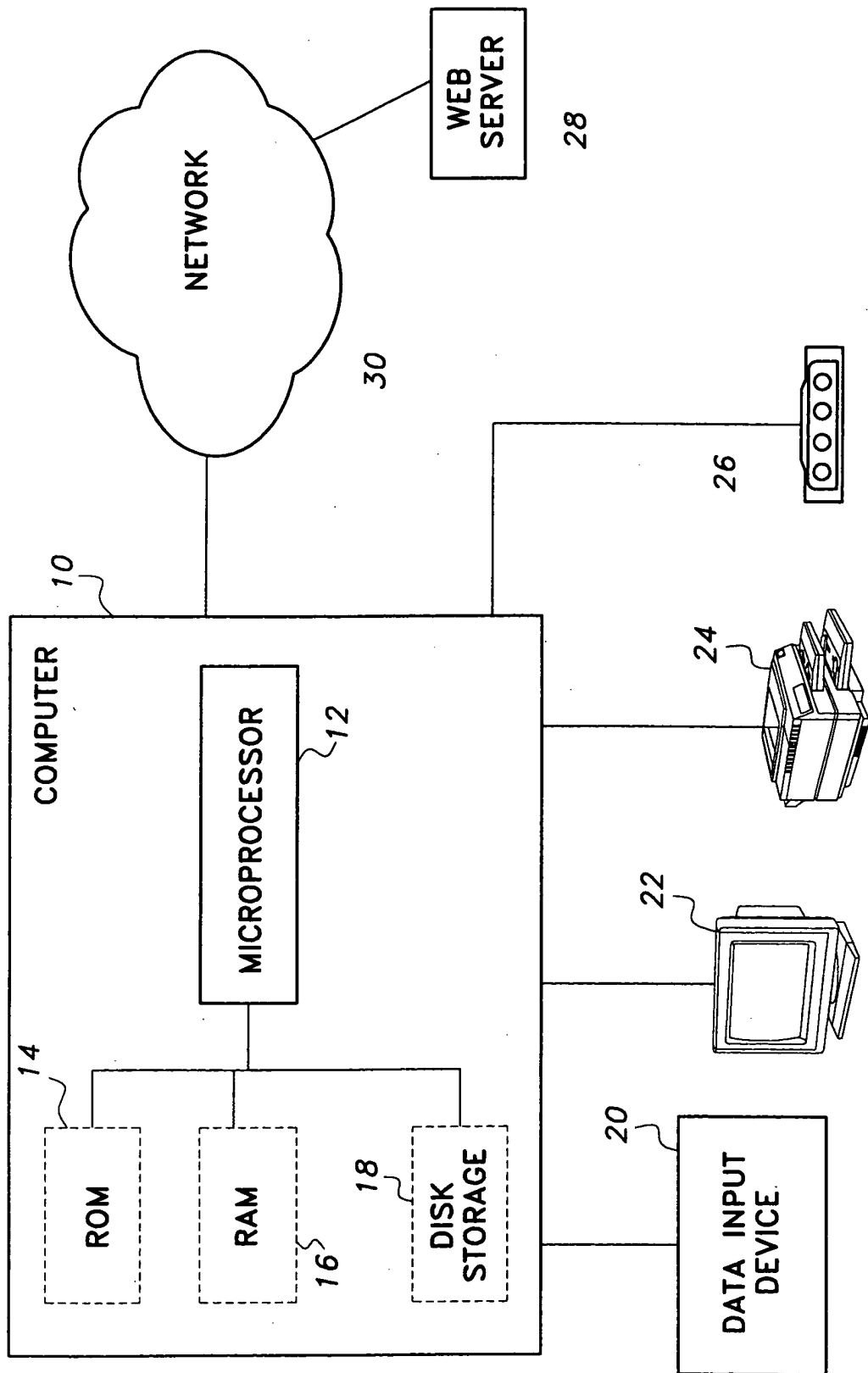


Fig. 23